



## CLIENT RELATIONSHIP SUMMARY (FORM CRS) – October 17, 2022

**Broadview Financial Management, LLC (“Broadview”)** is registered with the Securities and Exchange Commission as an investment adviser. Broadview is not a broker-dealer. It is important to understand the differences between the services and fees of an investment adviser and a broker-dealer. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers, and investing.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Broadview provides financial planning, consulting, and investment advisory services. We can help you meet your financial goals by providing sound personal financial advice through the creation of comprehensive financial plans that consider multiple areas of focus, such as investing, taxes, cash management, insurance, retirement, and estate planning.

We also offer investment advisory services where we invest and continuously monitor a portfolio tailored to your individual risk tolerance, time horizon and risk capacity. When managing a portfolio, we attempt to maximize long-term returns (net of inflation and taxes) and minimize volatility. You may authorize us to buy and sell investments consistent with your financial plan without consulting with you on each transaction (referred to as “discretionary management”) or we can simply give you advice and you authorize each transaction (referred to as “non-discretionary management”). The investment advisory services we provide primarily focus on mutual funds and exchange-traded funds but may involve the services of an unaffiliated third-party investment manager to invest directly in individual securities. We do not impose a minimum account size for investment advisory services.

*You can find more detailed information about our services in Item 4 of our [Form ADV, Part 2A – Firm brochure](#)*

### To learn more, consider asking your financial professional:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

### WHAT FEES WILL I PAY?

Broadview generally charges an hourly fee of \$400 for providing financial planning and consulting services that are billed concurrent with delivery of the financial plan or completion of the agreed upon services.

For continuous investment advisory services, fees are determined by the amount of assets we manage for you. This fee typically encompasses all our services, including financial planning and consulting services, and uses the following tiered fee schedule:

PORTRFOLIO VALUE	ANNUAL FEE
On the first \$500,000	0.90%
On the next \$500,000 - \$1,000,000	0.85%
On the next \$1,000,000 - \$2,500,000	0.75%
On the next \$2,500,000 - \$5,000,000	0.50%
Amounts above \$5,000,000	0.25%

The annual fee is prorated and charged quarterly, in arrears, based on your average daily account balance. We charge a minimum annual fee of \$4,000. The more assets you have in your account, the more you will pay in fees, which could create an incentive to encourage you to increase assets in your account. In addition to our fees, you may pay other fees such as brokerage commissions, custodial fees, taxes, investment management fees charged by unaffiliated third-party

investment managers and platforms, and other transactional fees. Some investments (such as mutual funds, exchange-traded funds and variable annuities) impose additional fees that will reduce the value of your investment over time.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.**

*You can find more detailed information about our fees in Item 5 of our [Form ADV, Part 2A – Firm brochure](#)*

**To learn more, consider asking your financial professional:**

- *Help me understand how these fees and costs might affect my investments. If I give you \$500,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- Our sole source of revenue is fees from our clients. This may create an incentive for us to recommend our investment advisory services to you. We also have an incentive to encourage you to add to your investment portfolio to increase our revenues.
- Fidelity Institutional Wealth Services and Schwab Advisor Services provide us with products and services at no cost that assist us in managing and administering your account. This may create an incentive to continue to use or expand the use of their services to avoid purchasing the same or similar services at our own expense.

*You can find more detailed information about our services in Item 12 of our [Form ADV, Part 2A – Firm brochure](#)*

**To learn more, consider asking your financial professional:**

- *How might your conflicts of interest affect me, and how will you address them?*

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals are paid fixed annual salaries. In addition, financial professionals may receive a discretionary annual bonus if they are not owners of the firm. Firm owners may receive periodic distributions of profit in place of bonuses.

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORIES?**

No, we have no legal or disciplinary history to report. Simple and free tools are available to research firms and financial professionals at Investor.gov/CRS.

**To learn more, consider asking your financial professional:**

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

**For additional information about us or to request an updated copy of our Client Relationship Summary, please visit [www.BroadviewFinancial.com](http://www.BroadviewFinancial.com), email [info@broadviewfinancial.com](mailto:info@broadviewfinancial.com) or call 414.390.1492.**

**To learn more, consider asking your financial professional:**

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser or a broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*