

## HeadInvest Form CRS June 30, 2020

HeadInvest is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides information tailored to educate retail investors about financial professionals.

### What investment services and advice can you provide me?

HeadInvest offers investment management services to individuals and families (retail investors) who seek investment services primarily for personal or family purposes. Our services include portfolio management, financial planning & consultative services along with assistance in estate planning and tax planning by working along with your attorney or accountant. (For specific advice in estate and tax planning, clients should consult directly with their tax professional and/or estate planning attorney.) Our services also include retirement planning, personal investment strategies, and investment recommendations.

If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored on an on-going basis and rebalanced to meet your changing needs and goals.

We manage accounts on a discretionary basis. Once you have established an advisory relationship with our firm, you have granted us the authority to buy and sell investments in your account without asking you in advance. We will have discretionary authority until the advisory agreement is terminated by either you or our firm. We recommend a minimum relationship size of \$500,000. When circumstances warrant it, we do make exceptions to this standard.

Financial planning and consulting may be included in our portfolio management service for no additional fee. However, financial planning and consulting may also be offered as a separate service for a flat or hourly fee.

**FOR ADDITIONAL INFORMATION** about our advisory services, please see [www.headinvest.com](http://www.headinvest.com) or <https://www.adviserinfo.sec.gov/IAPD/default.aspx> for our Form ADV, 2A brochure

### **CONVERSATION STARTERS. Ask your advisor:**

- **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?

Most of our clients generally pay investment management fees as a percentage of assets under management. These fees are paid quarterly, in advance. In some situations, we are paid fixed or hourly fees - for example, when we are hired for consultative services that may include financial planning.

The more assets you have in your advisory account, the more you will pay us. We, therefore, have an incentive to increase the assets in your advisory account to increase our fees.

Our advisory fee may not be the only fee that you will pay. For example, you may pay brokerage fees to your

custodian when we buy or sell investments in your account. Some investments such as mutual funds and exchange traded funds may impose additional fees that may change the value of your investment over time. Your account custodian may charge you fees for services such as wire transfers, checking account fees.

**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.**

**For more information about our fees and costs please review our Form ADV, Part 2A brochure (Items 5.A, B, C, and D) at [www.headinvest.com](http://www.headinvest.com) or at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.**

**CONVERSATION STARTERS. Ask your advisor:**

- **Help me understand how these fees and costs might affect my investments.**
- **If I give you \$10,000 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 interest 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 examples to help you understand what this means.*

We charge investment management fees based on the assets we manage. We may, therefore, have an incentive to recommend adding assets to an account which could result in more fees to our firm.

**CONVERSATION STARTERS. Ask your advisor:**

- **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 compensated based on the revenue our firm earns from their advisory services or recommendations.

**[Do you or your financial professionals have legal or disciplinary history?](#)**

No, our firm and financial professionals do not have any legal or disciplinary history to disclose.

**CONVERSATION STARTERS. Ask your advisor:**

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

**[Additional Information](#)**

You can find additional information about our services and obtain a copy of our relationship summary by visiting [www.headinvest.com](http://www.headinvest.com), emailing us at [info@headinvest.com](mailto:info@headinvest.com) or calling us at (207) 773-5333.

**CONVERSATION STARTERS Ask your advisor:**

- **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?**