

HawsGoodwin Wealth, LLC (“HawsGoodwin”) is an SEC-registered investment adviser that provides advisory services. This document is a summary of the types of services we provide and how you pay for these services. Brokerage and investment services differ and it’s important that you understand the difference. For additional information and free and simple tools to research firms and financial professionals, visit Investor.gov/CRS. You can also find educational materials about broker-dealers, investments advisers and investing at this site.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We offer discretionary and non-discretionary portfolio management services, as well as a Wrap Program through a sponsor. We also offer financial planning and consultancy services. For our portfolio management services, we typically manage your assets on a discretionary basis as outlined in your advisory agreement. This gives us authority to execute trades and manage your investment portfolio. We also provide services on a non-discretionary basis where we must receive your permission before making changes to your accounts. We initially review your risk tolerance, time horizon, and any restrictions to tailor a portfolio that conforms to your investment objectives that we monitor on an ongoing basis. We typically invest in mutual funds, exchange traded funds (ETFs), individual debt and equity securities, and private funds for qualified investors.

We provide portfolio management services through a Wrap Program known as Institutional Intelligent Portfolios™ (“IIP”), an online, automated investment management platform sponsored by Schwab Wealth Investment Advisory, Inc. Through IIP, we construct and manage a wide range of model investment strategies that generally consist of ETFs and a cash allocation. We also provide financial and consulting services which include financial education, business, retirement, and estate planning as well as assessing the insurance and cash flow needs of clients. For additional information about our services, see Item 4 of our Form ADV, Part 2 Brochure.

Key questions to ask:

- **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?

We generally charge advisory fees based on a percentage of the market value of the assets we manage for you. Advisory fees are charged quarterly and are calculated on the quarter-end value of your assets. Our fee schedule varies based on the type and the value of each account. In some cases, we reserve the right to negotiate a lower fee based on certain criteria. In addition, we may charge hourly fees for financial planning and consulting services.

You are responsible for additional fees and taxes. These fees could include wire transfer and electronic fund fees, management fees for mutual funds and exchange traded funds, and other fees and taxes. These ancillary fees and costs will reduce any amount of money you make on your investments over time. Ultimately, you are responsible for all fees whether you make or lose money. Please make sure you understand what fees and costs you are paying. Because our advisory fees are percentage based, we have an incentive to encourage you to increase the assets we manage for you. More detail regarding our fees is provided in Item 5 of our Form ADV, Part 2 Brochure.

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? 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 some examples to help you understand what this means.

Insurance Products. Some of our investment professionals are licensed to sell insurance and the Firm collects commission when insurance policies are sold. This creates a conflict of interest as it provides an incentive for our Firm to recommend these products.

Custodian and Broker-Dealer Selection. We use Charles Schwab & Co. (“Schwab”) as a custodian and broker-dealer to maintain and execute trades in your account. We also use Schwab’s platform to manage IIP accounts as long as we maintain over \$100 million in assets not affiliated with IIP in Schwab accounts. Otherwise, Schwab would charge a fee on assets involved in the IIP program. This provides an incentive for the Firm to use Schwab as a custodian and broker-dealer for your accounts, even though other custodians and broker-dealers could be less costly. HawsGoodwin mitigates these conflicts by fully disclosing to clients before agreements are made. Please see Items 5, 10, 12 of our Form ADV Part 2A (Brochure) for more information.

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

How do your financial professionals make money?

HawsGoodwin employees are compensated based on an annual fixed salary, which is based on a number of different factors, including the skill and experience of the individual, and a discretionary bonus. The discretionary bonus takes into account several factors including the Firm’s profitability, the value and number of accounts overseen by the employee, and new accounts introduced by an employee to our Firm. No employee’s compensation is solely tied to the investment performance of assets under management.

Do you or your financial professionals have legal or disciplinary history?

No. A free and simple search tool to research us and our financial professionals is available at investor.gov/CRS.

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

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at (615) 771-10102 or the Chief Compliance Officer at ahaws@hawsgoodwin.com.

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?