



## **From CRS – Client Relationship Summary**

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### **Introduction**

Our firm, HealthView Asset Management, Inc. is an investment adviser registered with the Securities and Exchange Commission. We provide advisory services rather than brokerage accounts and services. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers and investing.

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

We are a registered investment adviser that offers investment advisory services to retail investors for an ongoing asset-based fee which is determined by the value of the investments and cash in your account. This can include college planning or saving for retirement healthcare and/or long-term care expenses, among other services. Further information can be found in our Form ADV Part 2A. Our advisory services fees are exclusively for investment management. We tailor our wealth management services to your needs and manage your account on a discretionary basis, unless otherwise requested. Our preferred discretionary authority allows us to decide the type and dollar amount of securities to be bought or sold for your account and when to invest, without requiring pre-approval of individual transactions. Any limitations will be described in the signed advisory agreement. We maintain this discretion until it is terminated by you or our firm.

If you open an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments, which we believe is created and maintained in your “best interests” and that is regularly monitored, and if necessary, rebalanced to meet your changing needs and goals. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

For our investment management services, we determine what we believe is the optimal asset allocation mix based on your investment strategy. We primarily utilize asset classes including individual equities, fixed income securities, mutual funds, exchange traded funds and cash or cash equivalents. Our services are not limited to a specific type of investment or product.

In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, it may be impractical for clients with less than \$50,000 under management to invest in assets other than mutual funds and cash.

### **Questions to ask your investment professional**

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

### **What fees will I pay?**

You will be charged an ongoing quarterly fee based on the value of the assets in your account. Fees are payable quarterly in arrears. The fees we receive are asset-based. Consequently, there exists an incentive to increase your

account value arbitrarily in order to increase our fees. This creates a potential conflict of interest. We take care to make sure that it doesn't keep us from always acting in your "best interest." Clients may also pay additional fees and/or expenses. Examples of the most common fees and expenses applicable to our clients are custodian fees, account maintenance fees, fees related to mutual fund and exchange-traded funds, transaction charges when purchasing or selling securities, and other product-level fees associated with your investments.

We report all investment results net of our fees so as to aid you in understanding your true investment returns. You will pay fees and expenses whether you make or lose money on your investments. Fees and expenses will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and expenses you are paying.

*Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov>*

**Questions to ask your investment professional**

- *Help me understand how these fees and expenses might affect my investments. If I give you \$10,000 to invest, how much will go to fees and expenses, 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. Additional information about our conflicts of interest can be found in Items 5, 10, 11, 12 and 14 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov>

**Questions to ask your investment professional**

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

**How do your financial professionals make money?**

Our company and the financial professionals servicing your account(s) are compensated through salary, hourly wage, and/or bonus. Financial professionals' compensation is based on industry standards, levels of responsibility, general revenue of the firm and professional's experience in the field.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to ask your investment professional**

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

**Additional Information**

You can find additional information about our firm's investment advisory service on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by clicking on the firm tab and searching CRD#141884. If you would like additional, up-to-date information or a copy of this disclosure, please call (412) 782-5400.

**Questions to ask your investment 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?*