

## Form CRS

Gasaway Investment Advisors, Inc.

Effective Date: March 2025

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### Introduction

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Gasaway Investment Advisors, Inc. is registered as an investment adviser with the U.S. Securities and Exchange Commission. Investment Advisory Services and Brokerage fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

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We offer investment advisory services to retail and institutional clients. **Accounts:** We service retail nonqualified and qualified accounts as well as all manner of institutional accounts. **Investments:** We use mutual funds, exchange traded funds, stocks, and bonds to construct portfolios. **Monitoring:** We monitor portfolios and securities in accounts on an ongoing basis. We also would like to meet with you at least annually, if not, then every other year (depending on your needs.) **Investment Authority:** We provide our services on a perpetual discretionary basis (though we do also assist with nondiscretionary accounts as requested.) We execute investment recommendations and specific transactions, in accordance with your investment objectives, generally without your prior approval, based upon discretionary account management status. (For nondiscretionary accounts, we discuss possible transactions with you prior to executing such transactions.) Our engagement will continue until you notify us otherwise in writing. In addition, we provide TPA/Recordkeeping Services, through our Alliance Retirement Plan Solutions division. For small business retirement plans, we generally select and monitor a fund menu and manage models for plan participants in a way that is similar to how we manage discretionary accounts. **Limited Investment Offerings:** We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments. **Account Minimums and Other Requirements:** We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.

#### Conversation Starters

- *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?

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You will pay either an ongoing asset-based fee, an hourly fee, or fixed fee. The asset-based fee will be collected at the end of each billing cycle (which is generally based on the first letter of your last name) and is calculated as the average daily balance of the cash and investments in your account[s] that we manage, from the previous quarter. While negotiable, this fee will generally be based on an annual percentage rate of 1.75% of assets under management and will decline as certain breakpoints are met on a household basis or plan level basis. **Conflicts of Interest:** The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account. **Other Fees and Costs:** In addition to our advisory fee, you will also be responsible for custodian fees, account maintenance fees, fees related to mutual funds, and other transactional fees. For Qualified Retirement Plans, in addition to the above, there will also be certain Third Party Administration and Recordkeeping fees charged to the company. Some of our Investment Adviser Representatives also serve as insurance agents. Through their role as such they may sell, for commissions, various insurance products.

***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 detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A.

### **Conversation Starters**

- *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 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 is an example to help you understand what this means: We will recommend that you open your account with a specific custodian, where we have an institutional relationship and receive extra services that are helpful to us in helping us meet your needs. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices. As noted above, certain Investment Adviser Representatives of our firm are also licensed insurance agents and may earn commissions on various insurance products. We have a conflict of interest in recommending these products to you because of the potential for additional revenue. We have a financial incentive to recommend that you rollover retirement plan assets into an IRA we manage; however, we seek to educate you on your options and the fees and benefits associated with each choice and then allow you to choose which you feel is in your best interest.

### **Conversation Starters**

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

For more detailed information on conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

### **How Do Your Financial Professionals Make Money?**

Our financial professionals are compensated based on an agreed upon annual salary and a bonus for meeting certain activities-based goals, and a percentage of revenue generated from the accounts they directly service. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of current clients.

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

No. You can visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### **Conversation Starters**

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

### **Additional Information**

You can find additional information about our investment advisory services by visiting [www.sec.gov/check-your-investment-professional](http://www.sec.gov/check-your-investment-professional) and searching with our CRD #123807 or by visiting <https://www.gasawayinvestments.com>. You can request up to date information and a copy of our client relationship summary by contacting us at [Info@gasawayinvestments.com](mailto:Info@gasawayinvestments.com) or (800) 735-8707.

### **Conversation Starters**

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