

## Holland Advisory Services, Inc.

### Part 3 of Form ADV: Form CRS Customer Relationship Summary

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#### **Introduction**

Holland Advisory Services, Inc. (herein referred to as “We”, “Us”, “Our”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Investment advisory services and brokerage services fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and their financial professionals at [Investor.gov/CRS](https://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?**

**Description of Services:** We offer investment advisory services to retail investors by utilizing portfolio models, customized portfolios, and financial planning. Additionally, investment advice is provided to retirement plan fiduciaries.

**Authority:** Advisory services are offered on a discretionary basis, which means your advance approval is not required to determine the type and amount of securities to be bought and sold for your accounts; however, we do not have the ability to select the broker-dealer through which transactions will be executed. We have no authorization to withdraw funds from your account(s) unless prior written authorization is obtained by you, including but not limited to the payment of our advisory fees. This discretion is consistent with the stated objectives for your account(s) and your written authorization, as part of our [Investment Advisory Agreement \(“IAA”\)](#). See Item 4 and 7 of [Form ADV Part 2A \(“Disclosure Brochure”\)](#) for additional information.

**Monitoring:** As part of our standard services, we will monitor the holdings and make trades within your portfolio, pursuant to your authorization, on a continual basis. We will meet with you, at least annually, to review and explain portfolio performance. Services selected from our [Financial Planning Agreement \(“FPA”\)](#) and/or [Financial Advice Agreement \(“FAA”\)](#) will be performed as a one-time engagement and will not be subject to ongoing adviser monitoring or updating, unless recommendations proceed through implementation.

**Limited Investment Offerings:** We conduct primary advisory services through Fidelity Investments and, as a result, could be limited in the products and/or services we offer. Investment recommendations for retirement plan participants are limited to those products offered by the retirement plan platform.

**Account Minimums:** As a condition for establishing and maintaining an advisory relationship, we generally require the following minimums: \*

- Indexed Strategic Portfolio - \$10,000 and up
- Active Strategic Portfolio - \$40,000 and up
- Customized Portfolio - \$500,000 or greater

\*Portfolios of your family members will be considered in determining the minimum(s)

At our sole discretion, we accept clients with smaller portfolios based on factors described more fully in Item 4 of our [Disclosure Brochure](#).

**Conversation Starters:** Ask 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?**

**Description of Principal Fees and Costs:**

- *Investment Advisory Services:* We typically charge an ongoing quarterly fee, based on a percentage of the value of assets in your account (referred to as an “asset-based fee”). You pay this fee even if there were no buys or sells in your account(s). The more assets you have in an asset-based fee account, the more you’ll pay in fees. This creates an incentive for us to encourage you to increase the size of your account. Our fees are assessed quarterly, in advance and are disclosed in our [Disclosure Brochure Item 5](#). Our firm receives no fees or commissions from the investments or custodians we recommend. Our fees are separate from charges assessed by third parties, such as mutual funds, ETFs, variable annuities, and custodians.
- *Financial Planning or Financial Advice:* Hourly or flat fee basis, in accordance with our [FPA or FAA](#).
- *Pension Consulting:* Fees for pension services are negotiated on a case-by-case basis.

The ultimate fee(s) charged are based on the scope and complexity of the engagement(s).

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.

**Conversation Starters:** To start a conversation about the impact of fees and costs on investments, ask your financial professional:

- 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 those conflicts because they can affect the investment advice we provide to you. Here are some examples to help you understand what this means:

- *Third Party Payments:* We do not engage in third party payments, but may receive services from third parties, including but not limited to marketing, training, technology, and/or education, thereby limiting our offerings to parties providing incentives.
- Our firm makes money by offering products and services to you that we in turn earn money on and therefore have an incentive to sell these products and services to you.
- *Affiliated Entities:* We are under common ownership with Holland Insurance Services, Inc.; Holland, Tacinelli, CPAs, P.A.; and Holland Productions, Inc. Recommended action through these entities creates incentives to make recommendations solely for the increase in revenue.
- *Rollover Recommendations:* Recommending that you roll over an employer-sponsored retirement plan or IRA to another IRA is a conflict if the compensation we receive for servicing the rollover is higher than if assets remain in your existing plan.
- *Transfer Recommendations:* Recommending you transfer your existing brokerage, insurance, or mutual fund account(s) to an account under our management is a conflict because we will earn revenue if you transfer but would not earn fees if you did not.
- *Incentives:* The firm may have an incentive to encourage you to increase the assets in your account, as the more assets under management in your account, the more you will pay in fees.
- *Hourly or flat fee basis:* If our firm charges hourly or a flat fee, our firm has an incentive to recommend specific courses of action through the firm's services that may lead to the firm receiving additional compensation.
- *Trustee and Estate Services:* Certain financial professionals and affiliated employees in their individual capacities act as trustee, executor, and power of attorney and is a conflict because they will earn additional revenue by acting in those roles.

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

For more information, please review Items 10 and 11 of our [Disclosure Brochure](#).

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

All firm employees receive salary-based compensation, which is not based on the amount of client assets they service, the time and complexity required to meet a client's needs, or the product sold. In addition, certain employees, as part of their compensation earn additional compensation based on a percentage of firm revenue. Our financial professionals receive no commissions related to the transactions executed on behalf of the client in the investment account.

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

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter:** Ask your financial professional:

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

**Additional Information**

Additional information about our services can be found at our [planstronger.com](https://planstronger.com) website, in our [Disclosure Brochure](#) or at [adviserinfo.sec.gov](https://adviserinfo.sec.gov) under our firm CRD #136302. To request up-to-date information or a copy of the Brochure or this Relationship Summary, please call us at: 386-671-7526.

**Conversation Starter:** 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?