

## Client Relationship Summary

### Hunter Michael Investment Advisors, Inc. (CRD# 107884)

#### Introduction

Hunter Michael Investment Advisors, Inc., ("HMIA", "We", "Our" or "Us") is registered with the Securities and Exchange Commission ("SEC") as a Registered Investment Adviser ("RIA"). As an RIA, our services and compensation structure differ from that of a registered broker-dealer, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs). The site also provides educational materials about broker-dealers, investment advisers and investing.

#### Relationships and Services

***Be sure to ask: What investment services and advice can you provide me?***

We provide investment management services to individuals, trusts, and fiduciaries. Your portfolio will be constructed using publicly traded mutual funds and exchange traded funds. The specific funds recommended are chosen based on factors such as experience of the manager and investment firm, size of the firm and its depth, fees, investment performance, as well as investment risk. We will recommend the use of investments to be used in your account, however, you retain the ability to approve the recommendation. Your account is reviewed and reported based on the schedule detailed in your client agreement. You may request an update in the event of a change in your plans or circumstances.

We use the brokerage and custodial services of Schwab Institutional - a division of Charles Schwab & Company - to hold your investments. We do not have custody of your account or your investments. You will receive reports directly from Schwab. We are independently owned and operated and not affiliated with Schwab. Schwab provides us with access to its institutional trading and custody services.

**Additional Information:** For more detailed information about our HMIA, please see our [ADV Part 2A](#).

***Be sure 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?***

#### Fees, Costs, Conflicts, and Standard of Conduct

***Be sure to ask: What fees will I pay?***

We provide our investment management services on a fee basis. When engaged to provide investment management services, we shall charge a fee calculated as a percentage of your assets under our management. Our annual fee is negotiable and shall generally range from 0.85% to 1.45% of client assets, depending on several factors including the dollar amount of assets placed under our management, the complexity of the overall engagement, and other factors. We typically deduct our fee from one or more of your investment accounts, in arrears, on a quarterly basis. Because our fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

**Other Fees and Costs:** Your investment assets will be held with Schwab Institutional - a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for certain mutual fund transactions). These charges will be assessed in accordance with Schwab's transaction fee/brokerage commission fee schedule. In addition, certain charges will be imposed at the investment fund level (e.g. management fees and other fund expenses).

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.

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#### Fees, Costs, Conflicts, and Standard of Conduct (continued)

***Be sure to ask:*** Help me understand how these fees and costs might affect my investments. If I deposit \$10,000 for investment, how much will go to fees and costs, and how much will be invested for me?

**Additional Information:** For more detailed information about our fees and costs related to our management of your account, please see our [ADV Part 2A](#).

***Be sure to ask:*** 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 must 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 to you. Here are some examples to help you understand what this means:

- We will recommend Schwab Institutional as your qualified custodian. Schwab provides support services and products, certain of which assist us as we monitor, manage and service your account.
- We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee, which will have the effect of increasing our compensation.
- If your account value increases due to additions by you, or by investment gains, our fee revenue will increase

***Be sure to ask:*** How does my financial professional make money?

We are employees of **HMIA**. Our salaries and bonuses are funded completely by fees paid by you and other clients.

#### Disciplinary History --- Do you or your financial professionals have legal or disciplinary history?

No. We encourage you to visit [www.investor.gov/crs](http://www.investor.gov/crs) to research our firm and our financial professionals.

***Be sure to ask:*** As a financial professional, do you have any disciplinary history? For what type of conduct?

#### Additional Information

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of [ADV Part 2A](#), or our *Client Relationship Summary (CRS)*. Our Chief Compliance Officer may be reached by phone: 804-378-7640.

***Be sure to ask:*** Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?