

# **Form CRS**

## **Client Relationship Summary**

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### **Who are you?**

Goepper Burkhardt LLC is an SEC Registered Investment Advisor. Fees paid for investment advisory services are different than fees paid for brokerage services. Please ask us to explain the important differences. For more information and educational material please log on to [www.investor.gov/CRS](http://www.investor.gov/CRS).

### **What do you do?**

We offer advice on investments and financial planning issues. Most of our clients are “retail investors” rather than institutional investors (retail investors seek services for personal, family or household purposes). In selecting investments for our clients, we pay close attention to the client’s goals and objectives, risk tolerance, cash flow requirements and tax situation. We take discretion on our investment accounts; that is, we select the investments that the accounts own. Our investment selections are made after having lengthy discussions with our clients. We record our client’s investment parameters in a Client Investment Policy Statement. We continuously monitor our client’s accounts to determine that their investments adhere to their investment parameters. When making our investment selections, we strive to minimize investment costs and investment-related taxes. In addition to advising clients on their investments, we also advise them on retirement-issues, income tax-issues, cash-flow issues, risk-management issues and estate-legacy issues.

### **How do your clients pay for your service?**

Goepper Burkhardt LLC is a fee-only firm. Clients pay a monthly fee, in arrears, which is based on the amount of the client’s assets-under-management. Our standard fee schedule is:

- .95% (95 basis points) on the first \$1,000,000;
- .85% (85 basis points) from \$1,000,000 to \$2,000,000;
- .75% (75 basis points) from \$2,000,000 to \$3,000,000;
- .65% (65 basis points) from \$3,000,000 to \$4,000,000;
- .55% (55 basis points) from \$4,000,000 to \$5,000,000;
- .45% (45 basis points) from \$5,000,000 to \$6,000,000;
- .35% (35 basis points) on \$6,000,000 to \$7,000,000;
- .25% (25 basis points) on \$7,000,000 plus.

There is a \$750.00 minimum fee regardless of size of the account. The monthly fee pays for investment advice, retirement advice, tax advice, cash-flow advice, risk-management advice and estate-legacy advice. The monthly fee also pays for any trading costs that are incurred when buying or selling securities. Clients pay monthly fees even if their investments have not been profitable.

**(Continued)**

### **What other costs do your clients incur?**

Virtually all stock and bond mutual funds and exchange-traded funds (ETFs) have internal expenses. When selecting stock and bond funds, we strive to minimize internal expenses. For example, open-end mutual funds often have internal expenses as high as 1.25% per year (and sometimes much higher). However, exchange-traded funds often have internal expenses as low as 0.15% (and sometimes lower). Therefore, when selecting stock and bond funds, we favor ETFs over open-end mutual funds.

### **Does your firm have any conflicts-of-interest?**

We strive to minimize conflicts-of-interest by not selling financial products of any kind and by not accepting commissions or finder's fees. However, from time-to-time conflicts of interest do arise. Let's look at an example. As we discussed earlier, Goepper Burkhardt is paid a percentage of assets-under-management. Suppose that a client asks for advice about withdrawing a large sum of money from their accounts in order to pay off a debt. The conflict is that if the withdrawal is made, our fees go down. After thinking about the issue, we might advise the client to pay off the debt since being debt-free may be advantageous. On the other hand, we might advise the client to not pay off the debt since the interest saved may not be as great as the potential gains on their investment dollars. When issues like these come up, we try to clearly explain both sides of an issue so that clients can make good decisions.

### **What legal obligations do you have as an investment advisor?**

Goepper Burkhardt is a fiduciary advisor. Therefore, we are legally obligated to act in our client's best interest and to put our client's interests ahead of our own interests.

### **How do your advisors get paid?**

The advisors at Goepper Burkhardt are paid salaries plus bonuses and fringe benefits. They do not receive commissions or finder's fees.

### **Have your advisors had any legal or disciplinary issues?**

The advisors at Goepper Burkhardt have not been involved in any legal or disciplinary events related to past or present activities.

### **How much experience do your advisors have?**

Our advisors each have more than 20 years of experience in rendering investment and financial planning advice.

### **If I become a client, who will be my primary point of contact?**

Dant Goepper and Bland Burkhardt will be your investment and financial planning advisors. Dawn Moree and Jill Baker will be your client service representatives.

### **Who should I contact for additional information?**

If you would like additional information or an updated CRS, please call our Chief Compliance Officer Bland Burkhardt at (864) 370-3244 or visit our website at [www.retireto.com](http://www.retireto.com) or [www.retireto.com/CRS](http://www.retireto.com/CRS).