

# Form CRS

## Client Relationship Summary – December 31, 2024

### Introduction

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. *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?

Goepper Burkhardt LLC offers portfolio management, wealth management and financial planning services to mostly retail investors. The wealth management and financial planning advice includes, but is not limited to, retirement issues, income tax issues, cash-flow issues, risk-management issues and estate & legacy issues. 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 in our investment accounts; that is, we select the investments that the accounts own. We record our client's investment parameters in an Investment Policy Statement. We continuously monitor and periodically rebalance our client's accounts to ensure that their investments adhere to their investment parameters. When making our investment selections, we strive to minimize investment costs and investment-related taxes. Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments and we have no minimum account size.

### 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?

*More detailed information regarding our services and investment advice can be found in our [FORM ADV, Part 2 Brochure](#).*

### What fees will I pay?

Goepper Burkhardt LLC is a fee-only firm. Our clients pay a monthly fee, in arrears, which is based on the amount of the client's assets-under-management. *Our standard annual fee schedule and a description of how the fee is calculated can be found in our [FORM ADV, Part 2 Brochure](#) on page 5.* We have a conflict of interest in that the more assets are in an account, the higher the fee will be and therefore we have incentive to encourage you to increase assets under our management. In addition to our fees, you will incur other investment costs. Mutual funds and exchange-traded funds (ETFs) have internal expenses. When selecting these funds, we strive to minimize internal expenses. Other fees might include custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption fees. We try to minimize these fees for our clients. 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:

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?

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## **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 you. Here are some examples to help you understand what this means:

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 not to 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.

### **Conversation Starters:**

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

Are you a fiduciary and what does that mean to me?

*More detailed information regarding our conflicts of interest can be found in our [FORM ADV, Part 2 Brochure](#).*

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

Our financial professionals are paid a salary and may also be paid a bonus. Any bonus is based not only on the firm's overall profitability and attainment of pre-set metrics but also when they obtain new clients for us. This is a conflict of interest because it creates an incentive for our financial professionals to recommend our investment advisory services to you.

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

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

### **Conversation Starters:**

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

### **Additional Information**

Refer to our [FORM ADV, Part 2 Brochure](#) Brochure and our website at [www.retireto.com](http://www.retireto.com) for more information about our services. You may request updated information and a copy of our Relationship Summary by contacting us at (864) 370-3244.

### **Conversation Starters:**

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?

*For a printable version, or to download a copy of the [www.retireto.com/CRS](http://www.retireto.com/CRS)*