



## Client Relationship Summary

October 3, 2023

### Item 1. Introduction

The Eideard Group, LLC is an independent multi-family office located in Bedford, New Hampshire and registered as an investment adviser with the U.S. Securities and Exchange Commission. We provide investment advisory services but do not provide brokerage services. Brokerage and investment advisory services and fees differ and it is important for you to understand those differences. The SEC offers help at [www.investor.gov/CRS](http://www.investor.gov/CRS). This website provides free and simple tools to allow you to research firms and financial professionals. You can also find educational materials about investment advisers, broker dealers and investing by using that website link.

### Item 2. Relationship and Services

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

We are an investment advisory firm that provides investment advisory services to retail investors with a typical minimum investment of \$3 million. In order for retail investors to obtain our full suite of “family office services”, the typical minimum investment is \$15 million.

We offer third party investment manager selection services, portfolio construction, supervision, monitoring and proprietary investment reporting services. Additionally for all client families we will include intergenerational wealth planning, charitable planning and portfolio related proactive income tax return planning and coordination with your accountant. For client families with at least \$15 mil we will also include bill paying and bookkeeping services and customized financial statement reporting.

We do not limit our advice to particular investment products. Our investment process focuses principally on selecting and engaging independent third party separate account investment managers from our proprietary universe, all of whom have met our stringent investment criteria. Our selection process depends on your account size, your investment goals and objectives, your risk tolerance, your time horizon and your opinion. We then continuously monitor your investment portfolios to ensure compliance with your stated goals and objectives. You may grant Eideard discretionary or non-discretionary authority. Discretionary authority means you authorize us to make investment decisions on your behalf. Non-discretionary authority means we will consult with you regarding our recommendations but you will make all final decisions regarding the purchase and sale of investments.

**Additional Information:** For more detailed information regarding our services please see Items 4, 7, and 8 of our Form ADV, Part 2 Brochure available on the our firm’s Investment Adviser Public Disclosure page.

**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?

### Item 3. Fees, Costs, Conflicts, and Standard of Conduct

#### *What Fees will I Pay?*

Our fee for portfolio management services only (or) for portfolio management services combined with our suite of family office services are based on a flat percentage (%) fee assessed on the value of your portfolio assets under management. Our contractually arranged fees typically range from 0.35% to 0.75% and are assessed in advance at the beginning of each quarter on the value of your assets under management on the last business day of the previous quarter. We may also accept a performance-based fee arrangement with certain clients. You should note that the more assets there are in your account, the more you will pay in fees. We therefore have an incentive to encourage you to increase the assets in your account.

Other fees such as custodian, brokerage, and separate account manager fees will be charged separately to your related investment accounts. In addition, if you wish to invest in “alternative investments” (3<sup>rd</sup> party private placement vehicles including hedge funds, institutional real estate funds, private equity or venture capital funds), we will apply our agreed-upon portfolio management fee to monitor, coordinate and communicate with you on the related investment activities. Finally, we offer project related and other specialty consulting services for which we will charge a fixed fee hourly rate ranging between \$300 to \$500 per hour depending on the level of staff involvement or the complexity of the project.

**Additional Information:** *You will pay the above mentioned 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 regarding our fees and costs please see Items 5 and 6 of our Form ADV, Part 2 Brochure available on the our firm’s Investment Adviser Public Disclosure page.*

**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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money may create some conflicts with your interests. You should understand and ask us about potential conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.*

As disclosed above, we may accept a performance-based fee from certain clients. Clients should be aware that a performance-based fee arrangement may create an incentive for us to recommend investments that may be riskier or more speculative than those that would be recommended under a standard fee arrangement. Furthermore, since we also have clients who do not pay performance-based fees, we could be incented to favor accounts that do pay such fees because the compensation we receive from these clients is more directly tied to the performance of their accounts.

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

**Additional Information:** *For more detailed information regarding our conflicts of interest please refer to our Form ADV, Part 2 Brochure available on the our firm’s Investment Adviser Public Disclosure page.*

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

Our financial professionals are compensated by a competitive base salary and a discretionary annual bonus based on their professional experience, skills and the rendering of distinctive client service.

#### **Item 4. Disciplinary History**

***Does your firm or your financial professionals have legal or disciplinary history?***

Yes. You can visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research our firm and its professionals.

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

#### **Item 5. Additional Information**

**To find additional information about Eideard and to request a copy of the most up-to-date Client Relationship Summary, please visit our firm’s Investment Adviser Public Disclosure page or go to [www.eideardgroup.com](http://www.eideardgroup.com) or call us at (603) 471-9909.**

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



*Eideard Group*

GUARDIANS OF PROSPERITY

## **Exhibit – Material Amendments to Form CRS**

### Amendments filed 10/3/2023

Conversation starters and references to additional information provided in our Form ADV, Part 2A were added to Items 2, 3, 4 and 5, to better comport with the instructions to the Form.

Item 2 was amended to note that we do not limit our advice to particular investment products and that when clients do not grant us discretionary authority, they make the ultimate decision regarding the purchase or sale of investments in their accounts.

Item 3 was amended to reflect that the firm may accept a performance-based fee from certain clients. Item 3 was also amended to disclose that the more assets there are in a client's account, the more the client will pay in fees, and that the firm, therefore, has incentive to encourage the client to increase the amount of assets in his or her account. Further, Item 3 was amended to summarize our legal obligations when acting as an investment adviser and to provide an example of a conflict of interest we have.

Item 4 was amended to reflect that the firm has a disciplinary history.