

**Item 1 - Introduction:** Hamilton Point Investment Advisors, LLC (“Hamilton Point”) is an SEC-registered investment adviser that provides advisory services. It is important for you to understand the differences in fees and services for investment advisers and broker-dealers. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**Item 2 – Relationships and Services**

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

We offer investment advisory services to retail investors, as well as other investors. We offer discretionary investment advisory services to retail separate account clients, primarily in equity, fixed income, mutual funds, and pooled investment vehicles. We provide discretionary investment management services related to variable life/annuity products that our clients may own, and/or their individual employer-sponsored retirement plans, or other products that may not be held by the client’s primary custodian. We provide wealth management related services for no additional fee including financial planning for clients and monitoring and assisting on a non-discretionary basis with investment selections in annuities and retirement plans. If we do charge separately for financial planning, these services are detailed in the advisory agreement.

Monitoring	As part of our standard offering, we monitor discretionary investments in client accounts with regular ongoing account reviews that are conducted as-needed but no less than quarterly. We attempt to contact advisory clients at least annually to review services and recommendations made and discuss any changes in the client’s financial situation and/or investment objectives.
Investment Authority	As part of our standard offering, we are retained on a discretionary basis by retail clients and require a written investment advisory agreement. This grants us authority to transact on your behalf including determining the security, amount, and broker used. We tailor services according to investment objectives and restrictions placed on the account by the client. If we manage an account on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments.
Investment Offerings	We do not currently limit our advice to proprietary products, or a limited menu of products or types of investments.
Requirements	We generally require that new client relationships exceed, or have the potential over a reasonable period of time, to exceed a minimum of \$1,000,000 in assets under management. We reserve the right to reduce the minimum requirement for certain accounts under certain circumstances. We may aggregate accounts of related entities or family members to meet the minimum account size.

For additional information, see Items 4 and 7 of our ADV Part 2A which can be accessed [here](#).

- 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 annual management fee typically varies between 0.50% and 1.00% and is based on the market value of the assets under management. We retain the discretion to negotiate or waive certain fees on a client-by-client basis. Advisory fees are billed quarterly in advance. We reserve the right to charge separately for financial planning services, but we do so under a separate written agreement.

Our fees are asset based. Thus, the more assets there are in your advisory account, the more you will typically pay in fees, though the applicable rate may decline as assets grow. This incentivizes us to encourage you to increase the assets in your account and / or accept investment risks to increase the assets in your portfolio. Our advisory fee is exclusive of brokerage commissions, transaction fees, and other

related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

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. For additional information, please see Item 5 of our ADV Part 2A, Items 5.A., B., C., and D.

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? 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 these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. We receive economic benefits, such as computer software and systems support, from certain custodians without cost because client accounts and assets are custodied with the respective custodian. This software and systems support benefits us, but not necessarily all clients directly. This creates a conflict of interest because the benefits may influence our choosing of a broker-dealer. To mitigate, we disclose this to you and review as part of our obligation to seek best execution for clients. For additional information, please see Item 5 of our ADV Part 2A.

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

*How do your financial professionals make money?*

Our financial professionals are compensated based on many factors including the success of our firm which includes both the satisfaction of existing clients and addition of new clients. While our financial professionals' compensation is not directly tied to asset growth, there is an indirect relationship based on the overall amount of billable client assets. This could create a conflict of interest because the more money you have in your account, the more the employee may be compensated. This creates an incentive to encourage you to increase assets in your account. Our supervised persons do not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds, so there is no direct link between the securities we recommend for you and the compensation the firm or any financial professional receives.

#### ***Item 4 – Disciplinary History***

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

No. A free and simple search tool to research us and our financial professionals is available at [Investor.gov/CRS](http://Investor.gov/CRS).

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

#### ***Item 5 – Additional Information***

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at 919-636-3765, or our CCO Rick Woods at [rwoods@hamiltonpoint.com](mailto:rwoods@hamiltonpoint.com).

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?