

Relationship Summary

Item 1. Introduction

November 2022

GOAL BASED INVESTORS, INC. (“GBI”)

GBI is an investment adviser registered with the Securities and Exchange Commission (“SEC”). There are other types of financial service professionals that provide different advisory services and fees, and it is important that you understand the differences. The SEC provides free educational materials about investment advisers, brokerage services, investing and offers simple tools to help you research firms and financial professionals at www.investor.gov/CRS.

Item 2. Relationships and Services

What investment services and advice can you provide me?

GBI provides tailored advisory services by using its algorithm to help you develop and enhance your investment plans based on information provided by you. The “GoalBased Investor” iPhone application (“Lasso”) allows you to build and manage customized plans to achieve your financial goals (“Plans”). GBI also analyzes your Plans to develop investment recommendations based on your Plans to achieve your investment goals (“Proposals”) and allows you to connect with third-party registered advisers that will work with you to turn your Plans and GBI’s Proposals into a personalized investment program. GBI does not execute trades or make any financial or investment decisions on your behalf. Therefore, GBI does not perform any monitoring of investments.

Read more about all the services GBI provides in Items 4 and 7 of the Form ADV Part 2A Brochure.

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 you these qualifications mean?

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

What fees will I pay?

GBI does not charge a fee for Lasso or for the Plans that you create in Lasso. Any fees or expenses paid by you will be negotiated between you and the Adviser you select using the platform. GBI receives fees from the third parties that manage the mutual funds and ETFs described in the Passes. Although you do not pay a fee for Lasso or the Plans, there are fees paid to the Adviser (if engaged by you to manage your Plan) and expenses charged by the mutual funds and ETFs you invest in.

You will pay fees and costs whether money is made or lost in investments, which will reduce any amount of money you make in investments over time. Please make sure to understand the fees and costs associated with the investment.

Conversation Starters:

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, now much will go to fees and costs, and how much will be invested for me?
- How might your conflicts of interest affect me, and how will you address them?

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 GBI acts as your investment adviser, GBI must act in your best interest and not put GBI's interest ahead of yours. At the same time, the way GBI makes money could create conflicts of interest (as listed above). GBI will receive payments in exchange for generating Passes that include information about a particular mutual fund and/or ETF offering. GBI may distribute Passes that include certain mutual funds and ETFs regardless of whether they are better performing or more appropriate for you.

Advisers listed in Lasso may compensate GBI in exchange for being featured more prominently in Lasso, for requesting that you share a Plan with them, or for the opportunity to offer Proposals to you in certain cases. That compensation will take the form of a flat fee of \$25 and is paid immediately by the Adviser to GBI as a one-time payment. Such an arrangement could create a conflict of interest because GBI features Advisers more prominently in Lasso without understanding if the Advisers are the most suitable in achieving your investment objectives. GBI receives compensation, if any, regardless of whether you decide to work with any particular Adviser.

Read more about conflicts of interest and how GBI manages them in Items, 8 10, and 11 of the Form ADV Part 2A Brochure.

How do your financial professionals make money?

As noted above, GBI does not charge you a fee for usage of Lasso. GBI does not charge you a management fee or a performance-based fee. Instead, GBI makes money from the fees it receives from third parties each time an Adviser selects a Pass. GBI also receives compensation from Advisers listed in Lasso in certain cases (as described above). GBI's financial professionals receive compensation from GBI consisting of a base salary and variable compensation. Total compensation considers market rate for the role and expertise as well as overall revenue and contributions to GBI's culture and business strength.

Item 4. Disciplinary History

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

No. Visit www.investor.gov/CRS for a free and simple search tool to learn more.

Conversation Starters:

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

Item 5. Additional Information

Read the accompanying Brochure before investing with GBI. It contains important information about the advisory services. Call (646) 574-5138 for up-to-date information about GBI and to request a copy of the Relationship Summary. You can also visit the websites at <https://goalbasedinvestors.com/> and <https://getlassoapp.com/>

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?