



## Form CRS – Client Relationship Summary

February 1, 2024

### Introduction

Our firm, GoalFusion Wealth Management, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

We are a registered investment adviser that offers investment advisory services, including Asset Management and Financial Planning & Consulting to clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs and goals. We'll offer you advice on a regular basis and contact you at least semi-annually to discuss your portfolio.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance ("discretion") or only after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments nor does our firm impose requirements for opening and maintaining accounts or otherwise engaging us.

Financial Planning & Consulting is offered as a separate service for a flat fee. We do not monitor your investments for the Financial Planning & Consulting service.

*Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/309756>.*

### Questions to Ask Us:

- 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 those qualifications mean?

### What fees will I pay?

You will be charged an ongoing annual fee applied monthly based on the value of the assets in your account. Our maximum annual fee for Asset Management is 1.20%. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. We do not offer direct invoicing.

Our maximum one-time and annual flat fee is \$3,000 for our Financial Planning & Consulting service. The specific fee-paying arrangements are determined on a case-by case-basis.

The custodian that holds your assets charges you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our firm's fees for our Asset Management service. You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as "surrender charges" to sell variable annuities.

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.

Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/309756>.

**Questions to Ask Us:**

- Help me understand how these fees and costs may 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 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:

One of our financial professionals owns and operates a separate tax consulting business where he provides tax consulting and preparation. This outside business creates an incentive for him to recommend these services to you in order to increase his overall compensation.

Our custodian, Charles Schwab & Co. Inc., (“Schwab”) makes certain research and brokerage services available to our firm at no additional cost. These products and services may include: research reports on recommendations or other information about particular companies or industries; economic surveys, data and analysis; financial publications; portfolio evaluation services; financial database software and services, computerized news and pricing services; quotation equipment for use in running software used in investment decision-making; and other applicable products and services. The receipt of these economic benefits creates a potential conflict of interest and may indirectly influence our firm’s choice of Schwab as a custodian.

These materials have been independently produced by GFWM. GFWM is independent of, and has no affiliation with, Schwab or any of its affiliates. Schwab is a registered broker-dealer and member SIPC. Schwab has not created, supplied, licensed, endorsed, or otherwise sanctioned these materials nor has Schwab independently verified any of the information in them. GFWM provides you with investment advice, while Schwab maintains custody of your assets in a brokerage account and will effect transactions for your account on our instruction.

Additional information about our conflicts of interest are in Items 10, 12 & 14 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/309756>.

**Questions to Ask Us:**

- 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 the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs.

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

No. Our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

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

**Additional Information**

You can find additional information about our firm’s investment advisory services on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #309756. You may also contact our firm at 512-593-6367 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:**

- 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?

**Exhibit A**  
Summary of Changes

We updated our Form CRS on February 1, 2024. Below you will find a summary of changes made to our previous Form CRS dated April 2021.

Section Heading	Summary of Change
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?	<ul style="list-style-type: none"><li>• Changed TD Ameritrade, Inc. references to Charles Schwab &amp; Co. Inc.</li><li>• Added language that this Form CRS has been independently produced by our firm, and that Charles Schwab &amp; Co. Inc is unaffiliated with our firm and no role in creating this Form CRS.</li></ul>