



# Client Relationship Summary

Effective April 9, 2026

**Global Investment Advisory, LLC** (Global IA) is an investment adviser registered with the Securities and Exchange Commission. Registration with the SEC does not imply a certain level of skill or training. *Investment Advisory services and fees differ from those of a broker-dealer's services and fees. As a retail investor, it's important to understand the differences.* This document gives you a summary of the types of services and fees we offer. The SEC offers free and simple tools to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). [The site also provides educational materials about](#) broker-dealers, investment advisers, and investing.

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

We assess your financial situation and provide advice designed to help you meet your goals. Recommendations and strategies are in accordance with each client's best interests based on objectives and risk profile.

**Monitoring:** As part of our standard services, our Investment Adviser Representatives monitor client accounts on an ongoing basis and conduct periodic reviews, at least annually, to ensure alignment with your investment objectives.

### Investment Authority:

**Discretionary:** We manage accounts on a discretionary basis, which allows us to buy and sell investments without obtaining your prior approval, subject to any guidelines or restrictions you provide.

We may limit the types of investments we recommend based on our investment approach and the services we offer. The minimum to open an account is \$25,000.00. Please also see our Form ADV Part 2A ("Brochure"), specifically Item 4, for more information.

### 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?

## What fees will I pay?

Our advisory fees are negotiable and do not exceed a maximum of 2.75% annually, depending on the services provided. For example, if you invest \$10,000, your fees will depend on the agreed rate and services selected. These fees may reduce your investment returns over time. In addition, certain investments (such as mutual funds and variable annuities) include product-level fees, you will pay custodian and transaction-related costs, and if you select a third-party manager, your fee will include a separate fee charged by that manager.

Global IA fees are due even if you do not have any transactions. The advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

## 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?

*What are your conflicts of interest when acting as my investment adviser? 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 to you.*

As an example, to help you understand, Global IA's management fees are asset-based. The amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us, and thus we have an incentive to encourage you to increase the assets in your account.

*How do your financial professionals make money?* Primarily, Global IA and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Global IA is affiliated with two broker-dealers: American Global Wealth Management (AGW), and First Asset Financial (FAF). Some investment adviser representatives of Global IA are also registered representatives of AGW. When acting in their separate capacity as representatives of AGW, they may receive transaction-based commissions, whereas services provided through Global IA are compensated through asset-based fees. ***It is important for you to understand that Investment Advisory and Brokerage fees and commissions differ.*** Our financial professionals also have the ability to receive commissions when clients purchase insurance products purchased through our firm (life, disability, long-term care, property and casualty). This may create a conflict of interest because our financial professionals have a financial incentive to recommend these products. Please also see Item 10 of our Brochure for additional details.

### Questions you can ask us about fees and conflicts:

- 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 will be invested for me?
- How might your conflict of interest affect me and how will you address them?

## Disciplinary History

### Questions to ask us: As a financial professional, do you have any disciplinary history?

Yes. Certain of our financial professionals have reportable legal or disciplinary events. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free, simple search tool to research us and our financial professionals.

## Additional 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?

For additional information on our advisory services, see our **Brochure** available at <https://adviserinfo.sec.gov/firm/brochure/310305> and any individual brochure supplement your representative provides. If you have any questions, need up-to-date information, or would like to request another copy of this Client Relationship Summary, then please contact us at 678-583-1120 or email [giacompliance@globalria.com](mailto:giacompliance@globalria.com).