



FORM ADV, Part 3

FORM CRS – CLIENT RELATIONSHIP SUMMARY – October 25, 2021

ITEM 1. INTRODUCTION

Goalsetter Advisors LLC d/b/a Goalsetter Gold ("**we**," "**us**," "**Goalsetter**" or the "**Advisor**") is registered with the U.S. Securities and Exchange Commission ("**SEC**") as a registered investment advisor. Investment advisory and brokerage services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

ITEM 2. RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

Goalsetter offers non-discretionary investment advisory services to individuals and high net worth individuals (each referred to as a "**Client**") over the internet, through an interactive mobile application (the "**Platform**"). Goalsetter serves as an "Internet-Only" investment advisor and provides investment advice solely through the Platform. All advice, support and inquiries are delivered through the Advisor's Platform. The Advisor provides investment advice only with respect to limited types of investments and typically provides recommendations on stocks, ETFs and/or mutual funds based on the analysis of information provided by the Client on the Platform. Goalsetter does not require a minimum account size and does not manage or place Client assets into a wrap fee program.

Client accounts are not monitored because Client's make the ultimate decision regarding the purchase or sale of investments. Goalsetter typically provides the Client with non-discretionary investment management services that consist of the Client constructing the portfolio of investments that are in the Client's chosen asset class or sector. For non-discretionary advisory services, you make the ultimate decision regarding the purchase or sale of investments.

Goalsetter utilizes DriveWealth, LLC, a SEC registered broker-dealer ("**DriveWealth**") for custody, clearing, and execution of securities in Client accounts. Brokerage services and investment advisory services are different, and the fees charged by Goalsetter are separate and distinct from the custody and execution fees that DriveWealth may charge for its services. It is important that you understand the differences. You are encouraged to learn more about DriveWealth by reviewing legal.drivewealth.com or by having a discussion with us.

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 these qualifications mean?*

For additional information about our advisory services and responses to the above questions, please see our advisory program brochures at www.adviserinfo.sec.gov by searching CRD: 313765 or visit our website at www.Goalsetter.co/legal.

ITEM 3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

Investment advisory fees are determined by Goalsetter and will be charged at \$3.00 a month per account (the "**Subscription Fee**") beginning January 1, 2022 (the "**Effective Date**"). Accounts created prior to the Effective Date will not be charged the monthly Subscription Fee until January 1, 2023. Investment advisory fees are paid monthly in advance pursuant to the terms of the Platform agreement. The investment advisory fee in the first month of service is prorated from the inception date of the account[s] to the end of the first month. Fees may be negotiable at the sole discretion of Goalsetter. The Client is responsible for all custody and securities execution fees charged by the custodian and executing broker-dealer. The Client may incur certain fees or charges imposed by third-parties, other than Goalsetter, in connection with investments made on behalf of the Client's account[s]. Goalsetter's fee is exclusive of, and in addition to, brokerage fees, transaction fees, and other related costs and expenses.

In addition, all fees paid to Goalsetter for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Goalsetter to fully understand the total fees to be paid.

Ask us:

- *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?*

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 about fees and costs for our advisory services and responses to the above question, please see our advisory program brochures at www.adviserinfo.sec.gov by searching CRD: 313765 or visit our website at www.Goalsetter.co/invest.

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 that we provide you. Here are some examples to help you understand what this means.

One example of a conflict of interest is that we allow all persons associated with Goalsetter (our “*Supervised Persons*”) to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. We mitigate this risk by conducting a coordinated review of personal accounts and the accounts of the Clients. We have also adopted written policies and procedures to detect the misuse of material, non-public information and have adopted a Code of Ethics to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons may have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information.

Goalsetter is a fee-based advisory firm, that is compensated solely by its Clients and not from any investment product. You will pay our Subscription Fee monthly even if you do not buy or sell any securities. Goalsetter does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. Goalsetter does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above, nor do we charge performance-based fees for our investment advisory services.

Ask us:

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

For additional information about our conflicts of interest when providing advisory services and responses to the above questions, please see our advisory program brochures at www.adviserinfo.sec.gov by searching CRD: 313765 or visit our website at www.Goalsetter.co/legal.

How do your financial professionals make money?

Goalsetter Supervised Persons are compensated by salary and do not receive incentive compensation, bonuses or commissions for assets under management, product sale commissions or the recommendation or sale of any products.

ITEM 4. DISCIPLINARY HISTORY

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

No. There are no legal, regulatory, or disciplinary events involving Goalsetter or any of its financial professionals. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask us:

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

ITEM 5. ADDITIONAL INFORMATION

As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD: 313765 or by visiting the firm’s website at www.Goalsetter.co/legal.

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?*