

# Form ADV Part 3: *Relationship Summary*

## MacroView Investment Management LLC

### Introduction

MacroView Investment Management (“MacroView”) is an Investment Adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

### What Investment Services and Advice Can You Provide Me?

**Description of Services:** We offer investment advisory services to retail investors. Our investment advisory services to retail investors include Personal Wealth Management, Separately Managed Accounts/Sub-Advisory Services, and Financial Planning Services. We can also recommend the use of independent third-party money managers.

*Personal Wealth Management and Separately Managed Accounts/Sub-Advisory Services:* These services are commonly known as “asset management services” and involve managing and trading your designated account(s) using a strategy designed to try to achieve your investment goals. MacroView will continuously monitor your account and contact you at least annually to discuss your portfolio. If we serve as a Sub-Advisor, your primary investment adviser will contact you to discuss your portfolio. For more information please see **Item 4** of our [Form ADV Part 2A](#). Asset management services are provided on a **discretionary** basis, meaning we will have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. For more information please see **Item 16** of our [Form ADV Part 2A](#).

*Financial Planning Services:* We provide financial planning and consulting services to our Personal Wealth Management clients. This service is not available through our Sub-Advisory Service clients. Financial planning services involve us creating a written financial plan for you which covers mutually agreed upon topics. Financial consulting is used when a written financial plan isn't needed. It involves one time and/or ongoing meetings to discuss your financial situation. Please see **Item 4** of our [Form ADV Part 2A](#).

**Limited Investment Offerings:** We do not primarily recommend one type of security to clients. Instead, we recommend any product that may be suitable for each client relative to that client's specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities which are available on your custodian/broker-dealer's platform. When providing you services, we do not recommend or offer advice on any proprietary products.

**Account & Fee Minimums:** We require a minimum of \$300,000 in order to open an account. To reach this account minimum, clients can aggregate all households accounts. We are available to discuss and grant exceptions to this minimum based on a client's current and historical relationship with us or anticipated additional deposits to the account.

**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?

**Description of Principal Fees & Costs:** Fees charged for our Personal Wealth Management services are charged based on a percentage of assets under management and does not exceed 1.50% annually. Our fees are divided and billed in arrears on a quarterly calendar basis and calculated based on the fair market value of your account as of the last business day of the current billing period. When we serve as a Sub-Advisor, our typical fee is 0.30% annually but can be higher or lower depending on the particular sub-advisory relationship. Because our fees are based upon the value of your account(s) we have an incentive to recommend that you increase the level of assets in your account. When engaging us

for asset management services you will also incur other fees and expenses. The broker-dealer/custodian on your account will charge you transaction fees for executing trades in your account. You will also incur internal management fees and expenses by the funds we invest in, within your account. Financial planning services are included in the fee we charge for Personal Wealth Management services. If you receive financial planning services on an à la carte basis, we will charge either an hourly rate or a fixed amount based on the scope of services provided. An hourly fee of no more than \$500 per hour is charged by MacroView for financial planning services under this arrangement. The minimum fixed fee is generally \$500 and the maximum fixed fee is generally no more than \$10,000.

**Additional Information:** 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 more information about the fees we charge and the other fees and expenses you will incur please see **Item 5** of [Form ADV Part 2A](#).

**Conversation Starters:** *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?*

### **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?**

**Standard of Conduct:** 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 you. For example, two of our investment adviser representatives are also licensed insurance agents. When acting in this capacity they will receive commissions for selling insurance products. This creates a conflict of interest if they recommend you purchase insurance products through them.

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

**Additional Information:** For more information about our conflicts of interests and the ways we are compensated please see **Item 5**, **Item 10** and **Item 12** of our [Form ADV Part 2A](#).

### **How do your financial professionals make money?**

**Description of Salary/Payment of IARs:** We compensate our investment adviser representatives based on several factors, including (1) the amount of client assets that the IAR services and (2) the profitability of the overall firm. This creates a conflict of interest as it gives your representative an incentive to recommend you invest more in your account with us due to the potential for increased payments.

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

**No.** Neither us, nor our investment adviser representatives have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

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

### **Additional Information about MacroView**

**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?*

Additional information about MacroView and a copy of this relationship summary is available on the Internet at <http://www.macrovewim.com>. You can find our disclosure brochures and other information about us on the SEC's Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/firm/summary/149621>. For up-to-date information and to request a copy of the relationship summary, we can be reached by phone at (301) 907-6794.