

Client Relationship Summary

Introduction

Boyd Financial Strategies, Inc. (“Adviser”), (CRD #107505) is an investment advisor registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory services and fees differ in order to determine which of our services is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing. Information on our firm and employees is available on our website at www.boydstrategy.com.

What types of investment services and advice can you provide me?

As an SEC registered investment adviser, we offer comprehensive financial and investment planning to retail investors for an hourly fee. The financial plan includes initial investment advice, and may include consultations on estate planning, retirement planning, education funding, insurance planning and charitable gifting. We also offer ongoing portfolio management where that can add value to the implementation of the investment plan. The portfolio management services provide discretionary monitoring and execution with ongoing asset-based fee based on the value of cash and investments in each account. If you become an active client with our firm, we’ll meet with you to understand your current financial situation, existing resources, goals, and risks associated with your investments. Based on what we learn, in developing your financial and investment plan, we’ll recommend an overall mix of investments that is regularly reviewed with you (at least annually). Your overall investment mix may include unmanaged investments such as fixed rate deferred annuities, cash reserve or distribution accounts, and investment account where active management is not practical or warranted.

Certain of your accounts may be managed on a discretionary basis which means we don’t need to call you when buying or selling in your account. Other client accounts are managed on a non-discretionary basis which means that you make the ultimate investment decision regarding purchases or sales of investments. To become an investment management client you must sign an investment management agreement that either gives us discretionary authority or limits our discretion through a non-discretionary arrangement. This agreement will remain in place until you or we terminate the relationship. Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available upon request or online at <https://adviserinfo.sec.gov/>.

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 and costs will I pay?

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. You will be charged an hourly rate of \$150 per hour for initial financial and investment planning work. For any part of your portfolio that is under our discretionary portfolio management, you will be charged an ongoing fee (a percentage of the value of your account or fixed fee) that is calculated based upon the starting value each quarter and then collected at the end of each quarter. Our fee schedule ranges from 0.50% to 1.00% (annual percentage) depending on the value of the investments in your account. Our fees vary and are negotiable. Our incentive is to increase the value of your account over time which will increase our fees over time. In most cases, the quarterly fees will be automatically deducted from your account.

The custodian or broker-dealer that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee for our investment advisory service.

You could also pay charges imposed by the custodian or broker-dealer holding your accounts for certain investments and maintaining your account.

Some investments, such as mutual funds, exchange traded funds and private investment funds charge additional fees that will reduce the value of your investments over time. You will pay fees and costs whether you make or lose money on your investments. 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. Our Firm Brochure is available upon request or online at <https://adviserinfo.sec.gov/>.

Questions to Ask Us:

- *Help me understand how these fees and costs will 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?*
- *How do you determine what fee I will be charged?*

What are your legal obligations to me when acting as my investment adviser? How does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have a fiduciary duty to place your interests ahead of our own and the firm. At the same time, the way we make money creates some inherent conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11 which is available upon request or online at <https://adviserinfo.sec.gov/>.

The firm's revenue is from the hourly planning fees, investment management fees we collect from your accounts each quarter, and commissions on any fixed rate annuity products where we act as agent. Our financial professionals are employees of the firm and are paid a fixed monthly salary.

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

No, our firm and/or financial professionals do not have any legal and disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals

Questions to Ask Us:

- *How might your conflicts of interest affect me, and how will you address them?*
- *Do you or your financial professionals have legal or 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 by searching CRD #107505. You may also contact our firm at (508) 754-3226 and talk to any one of our investment professionals or support staff.

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?*