

CLIENT RELATIONSHIP SUMMARY

*Investment Advisory firms provide different services and fee structures than investment brokerage firms.
It is important for you to understand the differences before you retain us.*

Nvest Wealth Strategies, as an independent Registered Investment Advisor (RIA), is not associated with any other financial group or institution. We are registered with the Securities & Exchange Commission via FINRA, and with the State of Ohio and/or other states as may be required because clients reside therein.

- We are a Fiduciary – always putting your interests first, and working for your best interest
- We do *not* sell any product (stocks, bonds, mutual funds or etc., or insurance products)
- We do *not* earn commissions or related (as may a broker, broker-dealer, or insurance agent)

Simply, our work (investing, research efforts and financial planning) is objective – because we work for you, always putting your interest first (managing like our own).

This document is a summary of the services (and related fees) we offer to what the SEC calls “retail” investors - natural persons who seek or receive services primarily for personal, family, or household purposes. Free and simple tools are available to research multiple firms and financial professionals at investor.gov/CRS, which also provides educational materials about investment advisors versus broker-dealer firms, as well as principles for investing your money.

Q: What investment services and advice can you provide me?

Our services offered to clients include....

- **Investment management services** on portfolios we manage for clients (individuals, trusts, charitable organizations), via personal or corporate, retirement, and trust accounts.
- **Financial planning services**
- **Consultation – guiding how to invest employer-sponsored retirement accounts**
- **Consultation on other financial topics** arising in a client’s life activities.

Nvest uses registered no-load or load-waived mutual funds and/or Exchange Traded Funds (ETFs) for investing in bonds, stocks and/or other asset types. Generally, we do not use individual stocks or bond investments as individual stocks can create greater unanticipated portfolio volatility than might otherwise occur via a portfolio of funds/ETFs. We use primarily active managed funds; may use passive (index-type) strategies from time to time because of market conditions or valuation. Funds use are widely incorporated across client portfolios. We do not create, use or manage any proprietary products that could create conflicts of interest.

We continually monitor the investments held in your account. At least quarterly, we review that the mixture of stocks/bonds are pursuing your Investment Objective for each account and tactical strategy being employed. As cash is added or needed from your account, we rebalance to maintain the investment objective and applicable risk characteristics.

Nvest manages your (client) investment portfolios on a “full discretion” basis pursuant to your Investment Objective for each account. “Full discretion” does not require Nvest to contact you prior to making investment changes pursuant to your investment objectives. Nvest makes portfolio changes from time to time, to modify the tactical portfolio structure based upon evolving economic, monetary & fiscal policy developments, market valuation/risk characteristics, and individual fund performances relative to peers and benchmarks.

Nvest attempts to manage investment accounts for clients that amount to a minimum of \$250,000 in aggregate. Small accounts can be difficult to invest because key portfolio management disciplines (like diversification) may be challenged due to various fund investment minimums.

Key Questions to ask your financial professional

- 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?

Q: What fees will I pay?

Nvest charges an Asset-based Service Fee based upon the market value of the aggregate relationship (all managed client accounts in custody at Schwab) at each quarter-end (March, June, September and December). The Asset-based Service Fee starts at 1% annually, and declines at specified household-size break-points beginning at \$500k. Fees rise/fall with the market value of the portfolio(s) because of changing market values and/or because you (the client) deposit or withdraw money from the account(s); the asset-based service fee is changing with your account value. Fees are deducted from the portfolio per the no-action fee statement provided to you, and does not require your payment via invoice and check. **You will pay fees 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.** To review our Asset-based Service Fee schedule, please refer to our [ADV Part 2 Brochure on Page 2, Item 5, Fees & Compensation](#). Our fee schedule is not negotiable to ensure fairness to all clients.

Other fees & costs: in addition to our fees, clients may also be charged by third party money managers, which are separate and apart from our fee. Examples of these fees and costs applicable to our clients are: fees/expenses embedded in the net performance of mutual funds, exchange traded funds; transaction charges when purchasing or selling securities; and other product-level fees associated with your investments. Nvest strives to utilize investments that do not charge a transaction fee and those with low or reasonable expense ratios relative to their peers and strategy.

Key Questions to ask your financial professional

- 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?

Q: 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 act in your best interest and do 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.”

- Asset based fees mean that the more \$\$\$ we manage for you in investment accounts, the larger the fee. As an example, this could create an incentive to recommend transfer of accounts to Nvest rather than remain in a company retirement plan.

Key Questions to ask your financial professional

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

Q: How do your financial professionals make money?

Nvest professionals are paid a salary + discretionary bonus based on work, responsibility, and experience; compensation is not related to sales or new client development. Professionals, nor the firm, derive any portion of their compensation from commissions on sales of investment products. We believe this structure fosters placing client interests first – it is the fiduciary standard.

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

No, our firm and our financial professionals do not have any legal or disciplinary history to disclose. Further, CFA and CFP professionals abide by high ethical standards to retain their certifications, and **individuals working in these roles for Nvest are without any ethical violations or disciplinary issues**; they were never involved with any issues compromising integrity and trust. Nvest (firm) is likewise without any legal or disciplinary issues.

Key Questions to ask your financial professional

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

Complete informational detail about Nvest Wealth Strategies is available in our ADV Part 2A & 2B, and on the SEC’s website at www.adviserinfo.sec.gov. You may search their website using our firm’s CRD number #139758. Nvest employee professional history can be reviewed utilizing name search or the individual CRD numbers found in our ADV Part 2B document – which is always available on our website at nvestwealth.com/files/ADVandPrivacyPolicy.pdf or can be provided upon request.

Key Questions to ask your financial professional

- Who is my primary contact person?
- Is he or she a representative of an investment advisor or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?

Nvest Wealth Strategies, Inc.
9757 Fairway Drive | Powell, Ohio 43065
614-389-4646
www.nvestwealth.com

Form ADV, Part 2A: Firm Brochure

This brochure provides information about the qualifications and business practices of Nvest Wealth Strategies. If you have any questions about the contents of this brochure, please contact us at 614-389-4646 and/or info@nvestwealth.com. The information in this brochure has not been approved or verified by the United States Securities & Exchange Commission or by any state securities authority. Additional information about Nvest Wealth Strategies is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Material Changes (since last year)

Nvest Wealth Strategies celebrated its 17th year of business in May 2023. Nvest relocated to new offices at 9757 Fairway Drive in Powell, OH. William Henderly, CFA retired on November 1, 2023 from his daily responsibilities but remains an advisor to the firm. Jordan Ranly, MBA hired in 2022 as a financial planning analyst supporting the registered advisors named in Section 2B of this ADV successfully passed all CFP tests. No other material changes are applicable for disclosure with this update; the previous annual update was January 31, 2023.

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Item 4: Advisory Business of Nvest Wealth Strategies, Inc.

Nvest Wealth Strategies, Inc. (Nvest), founded in May 2006 by William G. Henderly, CFA to provide investment advisory services on portfolios it manages for clients; furnish investment advice through consultations, and may also provide clients with advice on matters relating to financial planning topics. William Henderly and Steven Henderly, CFA each own at least 10% of Nvest.

Client investment portfolios own mutual funds (no-load or load waived), and Exchange Traded Funds (ETFs) of different styles & strategies to implement a long-term investment philosophy; generally client portfolios do not own individual stock/bond securities as diversification benefits are more limited and the portfolio management process can incur increased transaction expenses. Nvest is not a broker, so it does not buy investments for its own inventory for resale or repurchase for/from clients.

Nvest does not receive any rebates, incentives; wrap fees, or refunds from custodians, mutual funds, ETFs or separate account managers.

At December 31, 2023, the aggregate market value of the investments Nvest Wealth Strategies managed for its clients was \$173.6 million. This includes only assets Nvest manages for clients in custody at Charles Schwab & Co, and on which we have full discretion; it does not include the value of assets wherein Nvest advises clients on investment allocations (ie: 401K, 403B, 457, and insurance annuity investment structures).

Item 5: Fees & Compensation

Fees for investment management are asset-based, and/or consulting service fees are hourly charges.

Investment management fees are asset-based on a percentage of market value under management:

1.0% on the first \$500,000
0.8% on the next \$500,000
0.6% on the next \$2 million
0.5% on the next \$3 million
0.3% on the next \$4 million
0.2% for values in excess of \$10 million.

Fees are not negotiable. Fees are payable quarterly in advance based on the market value on the last day of the previous quarter.

Clients with more than one account are aggregated together to calculate the total fee, which is then prorated among accounts. New accounts are billed at the start of the next calendar quarter and are pro-rated for a portion of the prior quarter depending on when received. Client fees are generally deducted by Schwab from account(s), or paid by check; consulting fees are paid by check. If a client terminates, a prorated refund of the quarterly fee is provided unless agreed otherwise (i.e. the pro-rata is for two weeks or less, or is less than \$10).

Public charitable or church related 501(c)(3) organizations incur an annual fee of 0.2% of the market value, charged quarterly; ministers and Nvest extended family incur annual fees at 50% of the tiered rates (above). Nvest employees and immediate family do not incur investment management fees.

Small Roth IRA or Custodial accounts (smaller than \$7,500) may not be charged an investment management fee when client aggregate "relationship" assets exceed \$250,000; when the Roth IRA or Custodial account value exceeds \$7,500, it will be included in the relationship for fee purposes, with a proportional fee being charged.

A client may own a concentrated low basis investment, where the market value is excluded from the investment management fee. Nvest may be requested to liquidate the investment over time, where the client and Nvest determine it appropriate to fee for time/effort to make the transaction.

Nvest fees are separate to charges (if any) from custodian, or mutual fund, or separate account manager fees. Mutual fund, ETF fees (operating expenses) vary from fund to fund, and are part of the daily Net Asset Value (price of the shares). Brokerage fees may be charged by the custodian to transact a buy/sell of stocks, bonds, ETFs and/or some mutual funds; Nvest employees do not receive commissions, transaction fees, or etc. Often, investment trades are made via brokerage services offered by the custodian/broker.

Consulting fees (for investment review or planning) range from \$50 (for data gathering) to \$200 (for professional expertise) per hour; and may be adjusted from time to time. Clients are quoted these rates before work begins, and may be required to sign an agreement for services that defines hourly or project charges. Client is invoiced monthly as work/consultation is performed, until the project is complete. Consulting activities are not provided to non-Nvest clients. Often, consulting activity fees and charges are not invoiced when the client's assets under management are \$250,000 or greater.

Item 6: Performance-Based Fees & Side-by-Side Management

Nvest does not charge performance-based fees or other side-by-side management fees (exist when an advisor manages similar client portfolios that have different structures, fee arrangements, or etc.) that could create a conflict of interest. Nvest avoids conflicts of interest and other non-Fiduciary issues.

Item 7: Types of Clients

Investment management services are available to individuals, trust, estates, or charitable organizations, and corporations or business entities on a fee-only basis. Nvest and its employees adhere to the Fiduciary Standard - providing its services in the best interest of clients. Nvest attempts to open new client account relationships that are \$250,000 minimum.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss: Selection of investments is based upon ongoing due diligence factors consisting of quantitative (historical performance, risk/return measures, and etc.) and qualitative (management and research staff experience, buy and sell discipline, risk control techniques).

All investments possess risk (due to changing markets, inflation, interest rates, taxes, and etc.). Risk factors are assessed and discussed with clients; diversification of investments is pursued to manage the degree of portfolio risk. Risk varies with types of

securities utilized within a client portfolio; an investment objective is established with the client for each portfolio based upon time and purpose.

Item 9: Disciplinary Information (Item 19: State Registered Advisor Requirements) Nvest, or its employees are not subject to any current or prior legal or disciplinary events (called Disclosures). Each registered investment advisor bio is included below, in *Form ADV, Part 2B: Brochure Supplement*.

Item 10: Other Financial Industry Activities & Affiliations Nvest Wealth Strategies and its employees are independent and are not part of other financial advisory firms or services; act with independence using a Fiduciary standard of pursuing the best interest of the client. We do not receive any referral fees or compensation from other legal (estate attorneys) or other financial professionals (CPAs, insurance agents, bankers or real estate agents/brokers).

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Nvest adheres to the Chartered Financial Analysts (CFA) Code of Ethics; a copy of which is provided upon request, and is also published on our website. Financial planners adhere to the Certified Financial Planning (CFP) Code of Ethics; all employees are supervised relative to personal investments not part of current accounts under firm management.

Nvest does not recommend or generally utilize individual securities to/for client accounts. We primarily invest in no-load mutual funds or ETFs which do not allow clients/investors to "front run", and thus avoid other conflicts of interest when managing accounts. We too are long term investors.

Nvest personnel may also own investment accounts, which own mutual funds, ETFs, and securities identical or similar to those owned by/in client portfolios. Personnel will purchase investments for clients first; investing in mutual funds/ETFs does not create conflicts of interest. We invest our portfolios the same way we invest for clients.

Nvest does not direct trades to brokerage firms for "soft-dollar" research, does not offer/pay/receive referral fees or other compensation that could create conflicts of interest.

Further, Nvest or its employees are not general partners or related persons to any partnership where clients are solicited to invest.

Item 12: Brokerage Practices

Nvest utilizes almost exclusively the brokerage services of Charles Schwab & Co. for the purchase and sale of securities owned in client accounts. The commissions charged by Schwab, from time to time, are discount commissions. Nvest tries to avoid and/or minimize brokerage commissions when making investment decisions; commissions are monitored and reported to clients. Nvest does not receive any compensation from Schwab for trade commissions incurred; thus not creating conflicts of interest. Nvest does not direct brokerage trades.

Nvest does not utilize soft-dollar arrangements for equipment or research. Rather, we subscribe to and pay for research or services deemed appropriate, or prepare research necessary to perform the investment management process for clients.

Examples of research include fundamental, technical, analyst's research reports, periodical and internet research, company or mutual fund information and conversations, and etc.

Nvest executes trades via Schwab; we aggregate a stock or bond, or mutual fund/ETF trade when possible and appropriate; aggregation is pursued to possibly achieve better price execution, and/or may reduce trading commissions (if applicable) to clients.

Item 13: Review of Client Accounts

Client accounts are reviewed quarterly; more often being monthly and ongoing. As deposits/withdrawals occur, portfolio reviews are performed by trained, experienced investment advisor(s). A portfolio review verifies that specific investments meet client objectives, and that risks are managed via tactical or strategic target allocations. These target allocations are dynamic, and change over time. Rebalancing techniques are utilized to manage portfolio risk and to affect investment strategy. Tax awareness is utilized in portfolio management, but does not drive investment decisions. Investments utilized are generally owned for the long-term, but sometimes positions need to be modified or eliminated in less than one year.

Portfolios are managed by individual(s) with investment management experience, holding college, graduate, and/or professional designations. We may also employ/utilize individuals with appropriate college and career experience to advise on financial planning, taxes, insurance, and other related financial fields. At this time, Nvest supervised individuals, who manage and advise client portfolios and wealth topics are:

William G. Henderly, CFA Steven G. Henderly, CFA

Nvest prepares and sends (via mail or internet) quarterly client reports consisting of investment holdings and performance. Typically, the custodian provides monthly reporting of holdings, transactions and investment earnings.

Item 14: Client Referrals and Other Compensation

Nvest does not pay or rebate any fees to clients or other individuals for referrals.

Item 15: Custody (of Client Assets)

Nvest utilizes the custody services of Charles Schwab & Co.; they offer access to every type of investment needed to allow us to invest for client needs and objectives. Nvest may instruct Schwab to deduct our quarterly investment management fees from accounts; this is deemed as limited custody for purposes of collecting quarterly fees. Otherwise, Nvest does not custody client accounts/investments. We are not owned, affiliated, or paid any compensation for recommending that client's custody their accounts at Charles Schwab & Co. Nvest does not receive value, products or research unique to Nvest or its clients that Schwab does not provide to other investment advisors utilizing Schwab for their client custody. Nvest reconciles client account positions and cost basis with the custodian daily; Schwab prices investments daily; Schwab sends monthly "brokerage" reports to clients, while Nvest sends reconciled quarterly investment reports to clients; these should be compared for accuracy and understanding.

Part 16: Investment Discretion

Nvest most often is granted full discretion to make investment changes in client portfolios within the parameters established by a Statement of Investment Policy and Limited Power of Attorney for each client portfolio/account.

Nvest tailors its investment management services to the individual needs of clients. Our professionals meet with clients initially and periodically to understand/monitor their financial characteristics. Based upon financial characteristics and investment objectives, suitable investments are chosen for the client portfolio. Portfolios are multi-asset structures consisting of different style no-load mutual funds and ETFs which own bonds and stocks. We manage asset allocations to achieve, or modify/adjust portfolio risk. We do not utilize timing, sector rotation, interest rate anticipation, or other momentum strategies to manage client portfolios. Sometimes, clients request Nvest to hold a specific investment or cash, which may be different than current strategy being employed.

Financial planning services are available and provided as requested by the client. We provide "LIVING LIFE" financial planning - assisting the client (and Nvest) with validating investment objectives (saving, asset allocation, and return goals), and personal financial goals.

Investment consulting advice and financial planning activities are offered to clients as requested; investment consulting is on accounts that Nvest is unable to directly manage (ie: 401K retirement accounts and etc.). Advice is offered via consultation for an hourly fee established prior to work (see Item 5: Fees & Compensation).

Nvest is granted client authority in the process of managing client portfolios or to assist with other financial matters, to work with custodians, brokerage firms, banks, accountants, lawyers, or insurance agents necessary to implement investment management or other financial planning strategies. These firms and individuals will be of position, quality and sound financial stature to provide ongoing service to our clients and Nvest.

Item 17: Voting Client Securities

Nvest votes proxies on investments held in portfolios on behalf of its clients. As such, we vote in a manner believed to maintain or enhance the value of the investments owned for/by the client. Clients may inquire of Nvest how proxies are being voted, and may share thoughts on issues when inclined. Nvest maintains a record of proxy voting for 12 months.

Item 18: Financial Information

Nvest Wealth Strategies, Inc. is owned by Bill Henderly and Steve Henderly, with each owning at least 10%. Nvest is not in partnership with any other financial company or other partners. Its financial position is strong, and accounting is primarily maintained on a cash basis. Nvest is not required by regulators (SEC or Ohio) to provide business financial statements to clients, because it does not custody client assets (which would include collecting prospective fees for services amounting to 6 months or more in advance). The company is an "S" corporation with a calendar year end.

Nvest Wealth Strategies, Inc. maintains a website www.NvestWealth.com; you may contact us via email at info@NvestWealth.com.

Nvest Wealth Strategies, Inc. hereby verifies that it filed and maintains registration with the FINRA via its national filing system called the IARD.

By: Steven G. Henderly, CFA | Nvest Wealth Strategies, Inc.
January 31, 2024

Form ADV, Part 2B: Brochure Supplement

This Brochure Supplement provides information about William G Henderly, CFA that supplements the Nvest Wealth Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Nvest if you did not receive the firm's brochure (ADV, Part 2A), or if you have any questions about the contents of this supplement. Additional information about William Henderly is available on the SEC website at www.adviserinfo.sec.gov.

William G. Henderly, CFA¹

SEC CRD #4373195

Bill is the founding owner of at least 10% of Nvest Wealth Strategies common stock; he remains an advisor to the firm, providing investment advice and counsel to the firm and several clients.

Employment Address: 9757 Fairway Drive, Powell, Ohio 43065
Born: November 14, 1953 in Cincinnati, Ohio.

Phone: 614-389-4646

Professional Experience:

Nvest Wealth Strategies, Inc.

PPC Portfolio Consultants, Inc.

Ohio Bureau of Workers Comp

since 1977

Investment Advisor/Financial Advisor

Founder; beginning March, 2006

Investment/Financial Advisor

Chief Investment Officer, Sr. Investment Consultant;

October 1994 to September 2009

Director of Investments

March 1992 to June 1994

Other Professional Participation:

Dave Thomas Foundation for Adoption

Investment Advisory Committee member,
2009 - 2011

Education:

Xavier University

Ohio Northern University

Chartered Financial Analyst (CFA)

MBA – Finance; 1977 to 1979

BA – Business Administration & Political Science; 1972 to 1976

1983 (Charter #7398)

Disclosures:

Bill Henderly has no past, current or pending disciplinary, regulatory, criminal, etc issues. Nor are there any financial issues, business activities, additional compensation arrangements that would create conflict of interest. Nvest and its professionals, via its code of conduct, monitor its employees, officers and owners with respect to advice to its clients and business activities.

This Brochure Supplement provides information about Steven G Henderly, CFA that supplements the Nvest Wealth Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Nvest if you did not receive the firm's brochure (ADV, Part 2A), or if you have any questions about the contents of this supplement. Additional information about Steve Henderly is available on the SEC website at www.adviserinfo.sec.gov.

Steven G. Henderly, CFA¹

SEC CRD #6155910

Steve is the principal officer of the firm provides investment advice and management for clients of Nvest Wealth Strategies. Steve is an owner of at least 10% of Nvest Wealth Strategies stock.

Employment Address: 9757 Fairway Drive, Powell, Ohio 43065
Born: October 4, 1981 in Cincinnati, Ohio.

Phone: 614-389-4646

Professional Experience:

Nvest Wealth Strategies, Inc.

Information Clearinghouse, Inc.

Diamond Hill Capital Management

since 2004

Investment Advisor/Financial Advisor/Principal

November 2006 to present

Research Analyst

September 2004 to November 2006

Analyst & Trader

January 2004 to September 2004

Education:

The Ohio State University

Chartered Financial Analyst (CFA)

BS – Business Administration - Finance; 2000 to 2004

2008 (Charter #100783)

Disclosures:

Steve Henderly has no past, current or pending disciplinary, regulatory, criminal, etc issues. Nor are there any financial issues, business activities, additional compensation arrangements that would create conflict of interest. Nvest and its professionals, via its code of conduct, monitor its employees, officers and owners with respect to advice to its clients and business activities.

¹ CFA (Chartered Financial Analyst) is a professional designation awarded by the CFA Institute. The CFA Institute promotes the highest standards of ethics, education, and professional excellence for the ultimate benefit of society and financial market integrity. Visit www.cfainstitute.org for information about the requirements and significance of the CFA designation.

Nvest Wealth Strategies, Inc.

Client Privacy Policy

Information We Collect About You

You provide us personal information that is private when you complete our investment applications, financial planning questionnaire, or when you provide tax return information. This information varies depending on the services to be provided. Such information may include your: name and address; social security number or taxpayer identification number; assets, liabilities, income; investment activity; accounts at other financial institutions.

We Keep Information Personal

We do not disclose, distribute, or sell information about current or former clients or their accounts to third parties. Except:

- When needed to complete a transaction at your request (open a Schwab account, or obtain a bank loan);
- You direct us to provide information to another (tax accountant);
- When required to do so by law.

How We Protect Privacy Online

Websites we offer will be password protected. The operators of the websites are obligated not to disclose any personal information to third parties.

How We Safeguard Your Personal Information

We restrict access to information about you to those employees who need to know the information to provide service to you. All employees are subject to strict employment policy regarding confidentiality. We maintain physical, electronic, and procedural safeguards to protect your personal information.

We Will Keep You Informed

As required by law, we will notify you of our privacy policy annually. We may modify this policy at any time, and will so alert you of those chances.

If at any time you have concern about your personal information, please share those thoughts with us promptly. We will respond quickly to address your concern, and provide peace of mind.