

**Arcadia Investment Advisors, LLC**  
**Form CRS Customer Relationship Summary February 2023**

**Introduction**

Arcadia Investment Advisors, LLC (“AIA”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides information educational materials about broker-dealers, investment advisers and investing.

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

AIA offers the following principal investment advisory services to retail investors, individuals, trusts, pension plans, non-profits, profit sharing plans and others. Most of our clients are individuals and families.

**Portfolio management** - AIA provides investment management services for our clients. We manage portfolios that often consist of multiple types of accounts, which may include joint, trust, IRA, etc. Portfolios are constructed in a manner that is appropriate for our client’s age and life circumstances. Guided by academic theory, Arcadia uses asset allocation to build tax efficient, low cost, and well diversified portfolios for our clients. We primarily use stock and bond mutual funds and Exchange Traded Funds (ETF). As part of our portfolio management service we also offer Retirement planning where we identify and evaluate client financial goals and we also offer personal investment strategies. This service is designed to help individual investors achieve their financial and investment goals. In addition to managing client investment portfolios, we provide analysis and input regarding other assets, debt structure and other financial decisions that will be made over time. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. When engaged in a non-discretionary basis the retail investor makes the ultimate decision regarding the purchase and sale of securities.

**Account and Fee Minimums** Our minimum portfolio for new clients is \$100,000. Portfolios may be comprised of multiple account registrations, including joint, trust, IRA, 401(k), 403(b), other retirement accounts, minor children’s accounts or others. Account minimums may be waived at our discretion. We continually monitor all positions in our clients’ accounts. Our investment recommendations are not limited to any specific product or service.

For additional information, please see Items 4 and 7 of our Form ADV, 2A Brochure (Part 2A) available at:  
<http://adviserinfo.sec.gov>

**Conversation Starters.** Ask your financial professional...

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?**

Fee for investment Advisory services is between .3% and 1.0%. Our fees are calculated in arrears ( after the month of investment services has been provided) and are typically paid to Arcadia directly from the client’s brokerage account(s) on a quarterly basis in January, April, July and October. At the time fees are deducted each quarter, clients are provided with a fee calculation based on the client’s portfolio balance at quarter end. Our fees are not negotiable. However, in some cases, clients receive the same services at a reduced rate or at no charge. This is available for immediate family members or other clients on a case-by-case basis. Some fees create a conflict of interest described below and in more detail in our Firm’s Part 2A. If our firm charges you asset-based fees, more assets in the account will cause you to pay more in fees and therefore we could have an incentive to encourage you to increase the amount of money invested in those accounts. There are additional costs related to investments in addition to the advisory fees listed above that you will pay directly or indirectly. For example, some common fees and costs applicable to you could include custodian fees, account maintenance fees, mutual fund fees and other transactional fees. Our firm does not receive any portion of these fees.

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 detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at <https://adviserinfo.sec.gov>

**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, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at:  
<http://adviserinfo.sec.gov>.

**Conversation Starter.** 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?

### **What are your legal obligations to me when providing recommendations as my broker-dealer or 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 recommendations and investment advice we provide you.

*Here are some examples to help you understand what this means...* The more assets in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account; If we recommend that you roll over your retirement plan assets into an account to be managed by us, we will earn an advisory fee on the rolled over assets.

**Conversation Starter.** Ask your financial professional...

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

For additional information, please see our Form ADV, 2A Brochure (Part 2A) available at:  
<http://adviserinfo.sec.gov>.

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

Our IAR's are compensated through salaries and/or a portion of revenue we received for the advisory services we provide. The portion paid to your IAR does not vary based on the type of investments that are recommended. Additionally, as an independently owned investment adviser, our owners receive compensation based on the revenues generated by our firm for its advisory services.

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

No, our firm and our financial professionals have no disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** Ask your financial professional...

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

### **Additional Information**

You can find additional information about our services and request a copy of the relationship summary by visiting [www.arcadiaia.net](http://www.arcadiaia.net); emailing at [hdeutsch@arcadiaia.net](mailto:hdeutsch@arcadiaia.net) or calling us at 800-448-5151.

**Conversation Starter.** Ask your financial professional...

- 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?