

Financial Solution Associates
Form CRS Customer Relationship Summary
March 11, 2022

<p>Introduction</p>	<p>Goverman Financial Solutions, LLC d/b/a Financial Solution Associates is an investment adviser registered with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ and it is important for you to understand these differences to determine which type of account is right for you. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>We offer investment advisory and financial planning services to retail investors on a regular basis. If you open an advisory account with our Firm, we will meet with you to understand your current financial situation, existing resources, objectives and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is rebalanced when necessary to meet your stated goals and changing needs. While securities in your portfolio are monitored continually, we review your accounts quarterly. We offer advice on a regular basis and contact you at least annually to discuss your portfolio.</p> <p>We offer advisory services to you on a discretionary basis which means we buy and sell investments in your accounts without asking in advance. However, Financial Solutions Associates will observe limitations or restrictions clients may request. For example, a client may request that a particular security not be purchased or sold in their portfolio. These limitations or restrictions are discussed and agreed upon prior to implementing the investment plan. We invest your assets primarily in no load mutual funds and exchange traded funds (ETF's). We require a minimum account size of \$200,000. This may be altered at our discretion.</p> <p>For additional information, please see Form ADV, Part 2A brochure Items 4, 7 and 13.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?
<p>What fees will I pay?</p>	<p>Our investment advisory fees are charged on the percentage of assets under management which are assessed quarterly in advance. Your asset-based fee is based on the balance in your account, including cash, on the last day of the previous quarter and is automatically deducted from your advisory account. The more assets there are in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. Our fees are negotiable at our discretion. Your fee is agreed upon when we commence a relationship with you. You are responsible for the payment of all third-party fees which include custodian, brokerage, mutual fund and transaction fees. Those fees are separate and distinct from the fees charged by the Firm. For those clients whom we provide only financial planning services, an hourly rate or agreed upon fixed price is charged.</p> <p>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.</p> <p>For additional information, please see Form ADV, Part 2A brochure Items 5 and 6.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?

<p>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?</p>	<p><i>When we act as your investment adviser</i>, 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 we provide you. Here is an example to help you understand what this means.</p> <ul style="list-style-type: none"> We recommend broker-dealers who provide administrative services and reporting services to clients at no charge to us. The receipt of economic benefits by our Firm, in and of itself, creates a conflict of interest and may influence our recommendations to you for custody and brokerage services. <p>Ask your financial professional—</p> <ul style="list-style-type: none"> How might your conflicts of interest affect me, and how will you address them? <p><i>For additional information</i>, please see Form ADV, Part 2A brochure Item 12.</p>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals receive a salary or the net profits of the Firm. The compensation for salaried personnel is based on their education, experience, value and services provided to the Firm. The owner’s compensation, based on the net profits of the Firm, is derived from the advisory service’s revenue we receive from clients.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No, our Firm and financial professionals do not have any legal or disciplinary history.</p> <p>Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p><i>For additional information about our investment advisory services or to request a copy of this Relationship Summary</i>, call us at 781-251-0505. <i>Our Form ADV Brochure and this Relationship Summary can also be found at www.adviserinfo.sec.gov</i></p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> 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?