



# CLIENT RELATIONSHIP SUMMARY

## ITEM 1 – INTRODUCTION

This Client Relationship Summary, dated **September 29, 2023**, outlines your relationship with Fort Washington Investment Advisors, Inc.'s ("Fort Washington") Private Client Group ("PCG") and our Uniform Gifts to Minor Act ("UGMA") non-discretionary retail wrap accounts. Fort Washington is a registered investment adviser with the Securities and Exchange Commission. You may visit [investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our investment professionals and obtain educational materials about broker-dealers, investment advisers, and investing.

### IS AN INVESTMENT ADVISORY ACCOUNT RIGHT FOR YOU?

There are different ways you can receive help with your investments. You should carefully consider which types of accounts and services are right for you. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and fees for our services. Please ask us for more information. There are some suggested questions, and conversation starters within this document.

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*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?*

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## ITEM 2 – RELATIONSHIPS AND SERVICES

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We provide investment management services on both a discretionary and non-discretionary basis to retail investors. A discretionary account provides us with the authority to decide the type and amount of securities to be bought or sold in your account. In a non-discretionary account, you decide what investments to buy or sell. We also provide financial planning services. Financial planning services involve us creating a written financial plan for you, which covers mutually agreed upon topics. Financial planning services provided outside of a discretionary advisory account are generally charged a flat fee as described in Item 5 of our [Form ADV Part 2A brochure](#). Additionally, we offer non-discretionary investment advisory services for five model portfolios composed of various Exchange-Traded Funds ("ETFs") for retail UGMA wrap accounts through our affiliate, Fabric Technologies, Inc. dba Fabric by Gerber Life. For all investment advisory accounts, we continuously review your account and monitor cash balances and securities within your portfolio.

Our discretionary authority is outlined in your investment management agreement. Our investment advice will cover a limited selection of investments and include affiliated and third-party mutual funds and ETFs; individual securities, including but not limited to stocks, bonds, and ETFs; and proprietary and third-party private funds and structured products. Other firms could provide advice on a wider range of choices, some of which might have lower costs. Additional information about our services, which include the same or equivalent information, is provided in Item 4 of our [Form ADV Part 2A brochure](#) and Item 4 of the [Wrap Fee Program Brochure Part 2A Appendix 1 of Form ADV \("Appendix 1"\)](#).

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*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?*

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## ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT – WHAT FEES WILL I PAY?

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Fees charged for our discretionary investment management services are charged based on a percentage of assets under management ("AUM") and are generally billed quarterly in advance. Because our fee is based on the fair market value of your account, we have an incentive to recommend that you increase the level of assets in your account. When engaging us for investment management services you will incur other fees and expenses. Other fees and expenses include brokerage, custodial, and transaction fees. The mutual funds, ETFs, structured products and private funds that we select for your account will charge their own, internal fees and expenses.

| Principal Amount                    | Annual Fee |
|-------------------------------------|------------|
| First \$1,000,000                   | 1.00%      |
| Next \$4,000,000                    | 0.75%      |
| Additional amounts over \$5,000,000 | 0.50%      |

The minimum size for individual discretionary accounts is generally \$500,000. Discretionary account minimums and fees are negotiable.

Non-discretionary accounts and financial planning services not connected to your investment management account(s) are typically charged a flat fee and are billed quarterly in advance. These fees are negotiable. Clients pay a monthly fee in advance for our non-discretionary UGMA wrap accounts at a rate of \$3.00 per month for one account or \$5.00 per month for more than one account. All custodial fees, brokerage commissions, stock transfer fees, and other similar charges incurred in connection with transactions for the wrap account will be paid out of the monthly fee and not the assets of the wrap account. More detailed information about our fees and costs associated with an advisory account, which include the same or equivalent information, is provided in Item 5 of our [Form ADV Part 2A brochure](#) and Item 4 of [Appendix 1](#).

**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 must act in your best interest at all times, and not put our interest ahead of yours. At the same time, the way we make money creates a conflict of interest. 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.

- Some of our financial professionals may recommend or select investments in proprietary, affiliated, and third-party mutual funds and private funds.
- Fort Washington and/or its affiliates collect fees on their proprietary products.
- Consistent with obtaining best execution for clients, Fort Washington directs certain brokerage transactions for clients' portfolios to brokers who provide research and execution services to Fort Washington and, indirectly, to our clients, in compliance with the safe harbor requirements of Section 28(e) of the Securities Exchange Act of 1934.

More detailed information about our conflicts of interests, which includes the same or equivalent information, is provided in our [Form ADV Part 2A](#) and [Appendix 1](#) brochures.

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

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**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals receive a fixed annual salary and are eligible for bonuses at the discretion of management. Some of our financial professionals may receive commissions based on the sale of proprietary products and/or third-party insurance products, which presents a conflict of interest. More information is available in the Client Relationship Summary of our affiliate, Touchstone Securities, Inc. and in our [Form ADV Part 2A](#) and [Appendix 1](#) brochures.

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

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**ITEM 4 – DISCIPLINARY HISTORY**

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

Our firm and our management personnel have no reportable legal or disciplinary events to disclose. You may visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our investment professionals and obtain educational materials about broker-dealers, investment advisers, and investing.

**ITEM 5 – ADDITIONAL INFORMATION**

We encourage you to seek out additional information about our advisory services. Please contact us at (513) 361-7600, or visit <https://www.fortwashington.com> to obtain copies of our [Form ADV Part 2A](#) and [Appendix 1](#) brochures and [Client Relationship Summary](#).

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*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?*

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