



<p>Introduction</p>	<p>TBH Global Asset Management, LLC and TBH Advisors, LLC ("TBH" or "Firm" or "We") both maintain registration with the Securities and Exchange Commission as Investment Advisers. TBH Companies are affiliated through ownership. Both firms share locations and employees.</p> <p>Investment advisory services and fees differ from that of brokerage services and fees. It is important for the retail investor to understand the difference. Our firm provides investment advisory services. Our firm does not provide brokerage services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.</p> <p>If you would like to learn more, free and simple tools are available to research firms and financial professionals at, https://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>TBH offers an array of management services to retail investors, including investment management of individual portfolios. We do not limit investments to any certain products or types of securities. Our portfolio management service consists of asset allocation and portfolio management tailored to meet the client's investment goals and are offered primarily as a discretionary service. TBH has made certain arrangements with clients to provide these services as a non-discretionary service. We gather information about your goals and objectives through a mix of interviews and questionnaires. Investment management accounts are monitored on an ongoing basis with a formal review conducted at least annually or as agreed upon with individual clients. The reviews focus on the consistency of portfolio investments with each client's stated objectives and risk tolerances. When our firm manages your account on a discretionary basis, you provide us with written authority to trade your account without contacting you prior to making or selling your investments. Clients who elect non-discretionary management must make the ultimate decision regarding the purchase or sale of investments in their account. Our firm does not require minimum asset levels when you open an account or maintain a minimum investment size.</p> <p>Financial planning and consulting services are offered as separate services. When engaging our firm for financial planning or consulting, TBH does not make recommendations on specific securities, but will recommend types of investments within specific asset classes. These services are tailored to the client's needs so reviews and reporting are agreed upon, in writing, with you prior to the service being performed. Although we provide advice, these services are non-discretionary, and the client is responsible for ultimately making any recommended changes.</p> <p>TBH Global Asset Management, LLC offers certain services to clients which constitute custody. These services primarily consist of bill paying and acting as a trustee for clients under a separate agreement. TBH Advisors, LLC does not offer these services to clients. Inherently, conflicts arise that TBH Global Asset Management, LLC or its financial professionals will favor our trust or bill paying clients over non-trust or non-bill paying clients. Please ask your financial professional how we mitigate these conflicts or review TBH Global's ADV Part 2A, Item 4 and Item 15, link below.</p> <p>For additional information about how we invest, please click here to see TBH Global ADV Part 2A or here to see TBH Advisors ADV Part 2A our firm's Form ADV, Part 2A Disclosure Brochure, Items 4, 7 and 8.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS:</p> <p><i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></p> <p><i>How will you choose investments to recommend to me?</i></p> <p><i>What is your relevant experience, including licenses, education, and other qualifications?</i></p> <p><i>What do these qualifications mean?</i></p>
<p>What fees will I pay?</p>	<p>For investment management services, you will pay an on-going asset-based fee at the end of each quarter which is based on the ending prior quarter market valuations. For most clients, we ask you to sign a written authorization to have fees directly debited from your account(s) held at the qualified custodian. Our management fees are tiered and apply break levels when you have invested certain amounts. For more information about our fees and to review our fee schedules, please see Item 5 Fees, of your adviser's ADV Part 2A. Found here: ADV Part 2A TBH Global or ADV Part 2A TBH Advisors.</p> <p><i>When our firm charges you an "asset-based" fee, you should be aware that the more assets that are in your retail account, the more you will pay in fees. Therefore, the firm has an incentive to encourage you to increase the assets in your account.</i> One example of this is encouraging a client to roll over their 401(k) assets into an account that the advisor can manage and thereby earn an asset-based fee. You are never under any obligation to add new assets to your account.</p> <p>For financial planning and consulting, our fees vary and can be based on a percentage of income (maximum fee charged is 1%), hourly or fixed fees and are negotiable due to the complexity and size of the project. The amount you pay will depend, for example, on the services you receive, the complexity of your services and the amount of assets in your account. You will agree to these fees, in writing prior to the commencement of such services. If you choose to implement your financial plan through your Financial Professional, he may receive commissions or other compensation such as mutual fund 12b-1 fees as a result of those securities transactions. This represents a conflict of interest you should be aware of as the financial professional may recommend products based on the compensation, he/she receives</p>

<p>What fees will I pay? (Continued)</p>	<p>Your advisory fee does not cover all expenses. As a result, you will be responsible for any brokerage or related transaction costs, margin fees, custodian, or retirement fees. As well, clients whose funds are invested in mutual funds, money market funds, or ETFs also pay fees to the fund sponsor in addition to advisory fees. These fees include management, fund and distribution expenses and are described in each sponsor's prospectus. Please see Items 5 and 12 of our firms' ADV Part 2A (located above) for additional information regarding these expenses.</p> <p><i>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.</i></p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>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?</i></p>
<p>What are your legal obligations to me when acting as my investment adviser?</p>	<p><i>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 affect the recommendations, we provide you. Here are some examples to help you understand what this means.</i></p> <p>Our firm has a duty to disclose all potential conflicts to you. TBH has disclosed in each adviser's ADV Part 2A, Items 10, 11, 12 and 14 conflicts and potential conflicts of interest regarding our firm. You can find them here: ADV Part 2A TBH Global or TBH Advisors ADV Part 2A. The ADV Part 2B Supplement talks about your financial professional and outlines specific conflicts regarding that individual and is located behind the ADV Part 2A. Please be sure to review these pieces carefully and consult us with any questions or concerns.</p> <p>Certain owners and officers of TBH Global are also owners and/or officers of TBH Advisors. These individuals may recommend the services of the other advisor. This represents a conflict of interest as these individuals will benefit by the recommendation. Ask us how this impacts recommendation made to you.</p>
<p>How else does your firm make money and what conflicts of interest do you have?</p>	<p>Our Financial Professionals can recommend various asset management firms. If clients establish an investment advisory relationship with one of these firms, the financial professional shares in the advisory fees clients pay to these asset management firms. Most of our financial professionals are paid based on the amount of client assets they service, and a smaller portion will receive a salary. The firm will also payout a year-end bonus based on the profitability of the firm. The more you invest, the more your financial professional earns on your account.</p>
<p>How do your financial professionals make money?</p>	<p>Certain financial professionals are also registered representatives of unaffiliated, registered broker-dealers. In the individual's capacity as a registered representative, he/she will implement securities transactions under the broker/dealer and not through TBH Advisors. Compensation earned by an advisory person in the capacity as a registered representative is separate and in addition to the Advisor's fees. This practice presents a conflict of interest because advisory persons who are registered representatives have an incentive to effect securities transactions for the purpose of generating commissions. In addition, some of our firm's financial professionals are also insurance agents and receive fees, bonuses, and incentives from the carrier for selling insurance products. This creates a conflict of interest by raising the possibility that insurance products could be recommended by your advisor because of the fees generated rather than because of an overriding benefit to you.</p> <p>For more information about your financial professional's activities and education, review the individual's ADV Part 2B Supplement by contacting us or accessing the links provided above.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>How might your conflicts of interest affect me and how will you address them?</i></p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>No. For a free and simple tool to research the firm or its financial professionals please see Investor.gov/CRS.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></p>
<p>Additional Information</p>	<p>Additional information on our firm can be found at: http://www.tbhglobalasset.com or https://tbhadvors.com/ and https://adviserinfo.sec.gov/. You can obtain a copy of this relationship summary, or any other up-to-date information, upon request and free of charge by contacting us at: (615) 690-4820.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>Who is my primary contact person?</i> <i>Is he or she a representative of an investment adviser or a broker-dealer?</i> <i>Who can I talk to if I have concerns about how this person is treating me?</i></p>