

Holland Advisory Services, Inc.
Part 3 of Form ADV: Form CRS Customer Relationship Summary

<p>Introduction</p>	<p>Holland Advisory Services, Inc. is registered with the Securities and Exchange Commission as an investment adviser. Investment advisory and brokerage services and fees differ, and it is important for you understand the differences. Free and simple tools are available to research firms and financial professionals at 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>Description of Services: We offer investment advisory services to retail investors, including fee-based investment recommendations, investment advice to retirement plans, financial planning, and estate planning.</p> <p>Authority: Advisory services are offered on a discretionary basis, which means your advance approval is not required to determine the type and amount of securities to be bought and sold for your accounts; however, we do not have the ability to select the broker-dealer through which transactions will be executed. Other than to withdraw advisory fees, which may only be done with your prior written authorization, we have no ability to withdraw funds from your account. This discretion is consistent with the stated objectives for your account(s) and your written authorization, as part of our Investment Advisory Agreement (“IAA”) at planstronger.com/IAA.html. See Item 4 of Form ADV Part 2A (“Disclosure Brochure”) for additional information at planstronger.com/disclosure-brochure.html</p> <p>Monitoring: As part of our standard services, we will monitor the holdings and make trades within your portfolio, pursuant to your authorization, on a continual basis. We will meet with you, at least annually, to review and explain portfolio performance. Services selected from our Financial Planning Agreement (“FPA”) and/or Financial Advice Agreement (“FAA”) at planstronger.com/FPA.html and planstronger.com/FAA.html will be performed as a one-time engagement and will not be subject to ongoing adviser monitoring or updating, unless recommendations proceed through implementation.</p> <p>Limited Investment Offerings: We conduct primary advisory services through Fidelity Investments and, as a result, could be limited in the products and/or services we offer. Investment recommendations for retirement plan participants are limited to those products offered by the retirement plan platform.</p> <p>Account Minimums: As a condition for establishing and maintaining an advisory relationship, we generally require the following minimums: *</p> <ul style="list-style-type: none"> • Indexed Strategic Portfolio - \$10,000 and up • Active Strategic Portfolio - \$40,000 and up • Strategy customization - \$500,000 or greater <p>*Portfolios of your family members will be considered in determining the minimum(s)</p> <p>At our sole discretion, we accept clients with smaller portfolios based on factors described more fully in Item 4 of our Disclosure Brochure.</p> <p>Conversation Starters: 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>Description of Principal Fees and Costs:</p> <ul style="list-style-type: none"> • <i>Investment Advisory Services:</i> Fees range from 1-2% of assets per year, deducted quarterly against the value of your account, unless otherwise agreed in your IAA. Fees are negotiable at our sole discretion and are billed in advance in accordance with Addendum I of your IAA. If you terminate our advisory agreement prior to the end of a billing cycle, we will return any unearned fees deducted to you, in accordance with the calculation in Item 5 of our Disclosure Brochure. You may also be required to pay other charges, such as custodial fees, brokerage commissions, transaction fees, internal fees and expenses by mutual or exchange traded funds, and other fees and taxes on accounts and securities transactions. See Item 5 of Disclosure Brochure for more information on these fees. Our firm receives no fees or commissions from the investments or custodians we recommend. • <i>Financial and Estate Planning:</i> Hourly or flat fee basis, in accordance with our FPA. • <i>Financial Advice:</i> Hourly or flat fee basis, in accordance with our FAA. • <i>Pension Consulting:</i> Fees for pension services are negotiated on a case-by-case basis. <p>The ultimate fee(s) charged are based on the scope and complexity of the engagement(s).</p>

	<p>Conflicts of Interest:</p> <ul style="list-style-type: none"> • <i>Rollover Recommendations:</i> Recommending that you roll over an employer-sponsored retirement plan or IRA to another IRA is a conflict if the compensation we receive for servicing the rollover is higher than if assets remain in your existing plan. • <i>Transfer Recommendations:</i> Recommending you transfer your existing brokerage, insurance, or mutual fund account(s) to an account under our management is a conflict because we will earn revenue if you transfer but would not earn fees if you did not. • <i>Incentives:</i> The firm may have an incentive to encourage you to increase the assets in your account, as the more assets under management in your account, the more you will pay in fees. <p>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.</p> <p>Conversation Starters: To start a conversation about the impact of fees and costs on investments, 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 \$10,000 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>Standard of Conduct: 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 those conflicts because they can affect the investment advice we provide to you. Here are some examples to help you understand what this means:</p> <ul style="list-style-type: none"> • <i>Third Party Payments:</i> We do not engage in third party payments, but may receive services from third parties, including but not limited to marketing, training, technology, and/or education, thereby limiting our offerings to parties providing incentives. • <i>Revenue Sharing:</i> We engage in revenue sharing with respect to the advice we provide to retirement plan participants. <p>Conversation Starter: How might your conflicts of interest affect me, and how will you address them?</p> <p>Conflicts of Interest:</p> <ul style="list-style-type: none"> • <i>Affiliated Entities:</i> We are under common ownership with Holland Insurance Services, Inc.; Holland Tax & Accounting, Inc.; Holland, Tacinelli, CPAs, P.A.; Holland Productions, Inc.; David D. Holland, CPA; and Holland Business Brokers, Inc. Recommended action through these entities creates incentives to make recommendations solely for the increase in revenue. • <i>Personal Securities Transactions:</i> Advisory representatives and employees may trade in a security you own or is considered for purchase or sale for you but are under no obligation to initiate the same transaction or recommendation for you. <p>For more information, please review Items 10 and 11 of our Disclosure Brochure.</p>
<p>How do your financial professionals make money?</p>	<p>Firm employees receive salary-based compensation, which is not based on the amount of client assets they service, the time and complexity required to meet a client’s needs, the product sold, or revenue the firm earns from advisory services. Our financial professionals receive no commissions related to the transactions executed on behalf of the client in the investment account. Conflicts of interest are identical to those referenced under “What fees will I pay?”</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter: 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>Additional information about our services can be found at our planstronger.com website or in our Disclosure Brochure. To request up-to-date information or a copy of the Brochure or this Relationship Summary, please call us at: 386-671-7526.</p> <p>Conversation Starter: 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?</p>