



DEVELOP BRILLIANTLY

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March 2022

Investment Adviser Firm CRD#159361
Client Disclosure Brochure: Form ADV Part 2A

To Whom It May Concern:

This disclosure brochure is the most recent update of our Form ADV Part 2A. It provides interested parties with information about our company, our advisory services and fees.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

This disclosure information should be carefully considered before you become a client of GoalQueste, LLC. If you have any questions, please call us or write to the address above.

Sincerely,

A handwritten signature in black ink, appearing to read "Lisa A. Broome", is written over a horizontal line.

Lisa A. Broome, CFP®
Chief Compliance Officer
GoalQueste, LLC



A Registered Investment Adviser

March 2022

Firm Brochure

Part 2A of Form ADV

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This brochure provides information about the qualifications and business practices of GoalQueste, LLC. If you have any questions about the contents of this brochure, please contact Lisa Broome, our Chief Compliance Officer, at 800-610-8935 or by email at lbroom@goalqueste.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration does not imply a certain level of skill or training.

Additional information about GoalQueste, LLC is available on the SEC's website at www.adviserinfo.sec.gov. You can search the SEC website by a unique identifying number, known as a CRD number. Our firm's CRD number is 159361.

Client Brochure Summary

| | |
|---|--|
| Type of advisor Page 6 | GoalQueste is a fee-only, Registered Investment Advisor (RIA) that provides comprehensive financial planning services based on each client's individual needs and circumstances. Comprehensive financial planning is the detailed review and analysis of all facets of your financial situation including cash flow analysis, retirement planning, risk management, investment management, tax management and estate planning. |
| How we get paid Page 11 | We receive an annual fee from our clients for the work we do. We never collect commissions, trailing fees, incentive fees, or transaction fees. Our only compensation comes directly from our clients. <ul style="list-style-type: none">For financial planning and investment management, the fee is \$3,000 flat plus a percentage of assets directly under GoalQueste's management. This percentage starts at 0.75% and declines to 0.50%.For financial planning only, we charge \$200 per hour.For investment management only, the fee starts at 0.75% and declines to 0.50% based on the percentage of assets directly under GoalQueste's management. |
| Who we advise Page 13 | GoalQueste's clients are regular, every-day people who have done a good job saving money and building meaningful careers. This also includes high net worth individuals, families, trusts, non-profit organizations, Employee Retirement Income Security Act of 1974 (ERISA) plans and privately owned businesses. |
| Investment strategies Page 13 | GoalQueste believes that markets are mostly efficient and that investor returns are determined principally by asset allocation decisions, rather than market timing or stock picking. Attempting to time the market, like most other active trading strategies, produces at best a modest premium that roughly pays for the work needed to generate the excess profits. (At worst, you lose much more in herd behavior and trading fees than you gain in value.) |
| What are the risks Page 14 | Investing in securities involves risk of loss that clients should be prepared to bear. Investment performance can never be predicted or guaranteed and the value of a client's account or portfolio holdings will fluctuate due to market conditions and other factors. |
| Who holds the assets Page 17 | GoalQueste does not accept custody of client funds. Instead, GoalQueste currently recommends Charles Schwab & Co., Inc. for custody and brokerage services. |
| Additional information | Also included in this brochure are details on GoalQueste, our code of ethics, use of discretion, disciplinary action, proxy voting, financial information and more. |

Item 2: Material Changes

None.

Item 3: Table of Contents

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Item 4: Advisory Business

Firm Description

GoalQueste, LLC ("GoalQueste") is an independently owned financial planning and investment advisory firm, registered under the Laws of the Commonwealth of Pennsylvania, with its principal offices located in Berwyn, Pennsylvania.

- GoalQueste is a fee-only, multi-disciplinary independent Registered Investment Advisor (RIA) that provides comprehensive financial planning and investment management services.
- GoalQueste's clients are regular, every-day people who have done a good job saving money and building meaningful careers. This also includes high net worth individuals, families, trusts, non-profit organizations, Employee Retirement Income Security Act of 1974 (ERISA) plans and privately owned businesses.
- GoalQueste stresses its commitment to long-term financial and investment policies (in written form) in order to safeguard clients from emotional reactions to short-term market movement. Significant emphasis is placed upon financial planning and education.
- GoalQueste emphasizes collaboration and coordination between the financial planning and investment management functions. As such, a coordinated effort is made to achieve results through an integrated financial plan, which addresses a client's unique financial goals over the lifetime of the plan. For individuals, families and trusts, special emphasis is also placed on distribution planning.

GoalQueste was founded in 2011. Erik Evans, CFP® is majority owner of the firm and Lisa Broome, CFP® is minority owner. The firm is not publicly owned or traded and there are no indirect owners of the firm.

Types of Advisory Services

Clients work with GoalQueste to measure how close they are to achieving financial independence and then implement modifications to their financial lives to adjust for deficit or surplus resources. Each client has a unique financial situation, investment time horizon, funding strategy, investment experience, tax status, risk tolerance, goals and other circumstances that influence the direction of the advisory relationship. Clients may impose restrictions and limitations on investing in certain types of securities.

Our comprehensive and holistic approach to financial advice is best suited to clients who engage GoalQueste for both financial planning and investment management services; however, GoalQueste can accommodate financial planning only and investment management only engagements when doing so is mutually beneficial to the Client and GoalQueste.

GoalQueste does not participate in or manage wrap fee programs. GoalQueste manages \$79,990,538 as of December 31, 2021. GoalQueste manages \$73,152,345 on a discretionary basis and \$6,838,193 on a non-discretionary basis.

Over many years GoalQueste has developed a successful and repeatable process for each of its three service levels:

- Level 1: Financial Planning and Investment Management combined
- Level 2: Financial Planning only
- Level 3: Investment Management only

Service Level Workflow

Level 1: Financial Planning and Investment Management Combined

Comprehensive service where the investment management process builds on the results and forecasts developed in the financial planning process. Guidance is ongoing and continuous.

Level 2: Financial Planning Only

Standalone analysis of the Client's financial goals or event-driven needs on an hourly basis.

Level 3: Investment Management Only

Review of the Client's current portfolio, recommendations for improvement and ongoing and continuous investment guidance.

Onboarding



- Orientation
- Learning guide

Onboarding takes an exhaustive approach to fact finding and data gathering. Accounts on both the asset and liability sides of the Client's net worth statement are linked to GoalQueste's financial planning software. This feeds a real-time view of the Client's cashflow, asset allocation, net worth and estate flow chart, among many other data points.

The Client's secure vault is activated, asset and debt ownership is mapped and lifestyle expenses are categorized. Historical tax returns and estate documents are collected, reviewed and saved to the vault. All insurance contracts are itemized along with costs and terms of risk coverages. All beneficiary designations are reviewed and recorded.

Onboarding takes a targeted approach to fact finding and data gathering. GoalQueste collects from the Client only that information materially important to the specific, standalone analysis being conducted.

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Discovery



- Current financial condition
- Setting goals
- Observations

GoalQueste uses **Discovery** to check its complete understanding of the Client's current financial condition and goals. This step is the most crucial because the goals the Client communicates are quantified, memorialized and analyzed. All financial gaps are uncovered and GoalQueste forms specific recommendations that are later presented in the *Goals Assessment*.

Once income sources are documented, cashflow analysis maps current spending trends, both variable and fixed, to uncover the Client's surplus or deficit spending projections. Net worth analysis maps tax qualification, ownership, debt usage and service.

GoalQueste uses **Discovery** to check its specific understanding of the Client's financial goal or event-driven need.

GoalQueste uses **Discovery** to determine the Client's specific objectives for portfolio risk and return. Considerations include the Client's financial strength, investment time horizon, funding strategy, investment experience, tax status, risk tolerance and financial goals.

To the extent discoverable, GoalQueste reviews and discloses the investment fees and expenses Client's are paying under their current investment arrangement, including at the security, account, custodial and platform levels. GoalQueste reviews the Client's current accounts and holdings to uncover opportunities for tax minimization and tax management, unrealized gains and losses, realized gains and losses and carry forward losses.

Service Level Workflow

To the extent discoverable, GoalQueste reviews and discloses the investment fees and expenses Client's are paying under their current investment arrangement, including at the security, account, custodial and platform levels.

GoalQueste reviews the Client's current accounts and holdings to uncover opportunities for tax minimization and tax management, unrealized gains and losses, realized gains and losses and carry forward losses. Tax strategy analysis includes the Client's business income, if any.

In addition to financial analysis, GoalQueste uses several tools to analyze and record the Client's behavioral tendencies when it comes to making money decisions.

Goals Assessment



- Measuring goals
- Recommendations
- Implementation

In **Goals Assessment**, GoalQueste answers the Client's primary question, "Am I going to be ok?" The various objectives of the Client's desired lifestyle are documented and measured against the statistical probability of financial independence based on the five factors within the Client's control:

1. Ability to save;
2. Need for investment risk;
3. Time horizon;
4. Propensity to spend;
5. Long-term objectives for wealth succession.

If GoalQueste finds course corrections are required, the Client is guided through options and methods for maximizing available resources.

When advantageous to the Client, GoalQueste will recommend that Clients re-title their custodial accounts. GoalQueste then aggregates and analyzes the Client's current investments to reduce and simplify the number of accounts and positions.

In **Goals Assessment**, GoalQueste answers the Client's specific question. If GoalQueste finds course corrections are required, the Client is guided through their options and methods for maximizing available resources.

Not applicable.

Portfolio Design



- Investment policy statement
- Recommendations
- Implementation

Service Level Workflow

Portfolio design is the first step in the investment management process. An asset allocation strategy is developed for clients, in line with their objectives, risk tolerance and investing timeline. Trading costs and tax implications are important considerations for all buy-sell recommendations. When possible GoalQueste eliminates investment redundancies and positions that cannot meaningfully impact portfolio results.

An Investment Policy is developed for each client, which includes:

- The Client's target asset allocation;
- Risk and return expectations, based on historic results and future capital market assumptions;
- Tolerance bands for asset classes within the Client's target asset allocation;
- Client-imposed restrictions and limitations (e.g. liquidity requirements, security specific restrictions).
- Relevant benchmarks for performance comparison;

Once approved by the Client, GoalQueste implements the recommendations on the Client's behalf. GoalQueste has established periodic review procedures for purposes of ongoing and continuous investment management. Portfolio adjustments may be made periodically, determined by the client's changing needs and/or significant changes in the capital markets. Periodic adjustments may also be carried out through regular rebalancing and to capture tax management opportunities. For non-discretionary accounts, GoalQueste requires the Client's approval prior to placing any transactions on the Client's behalf.

Not applicable.

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Service Level Workflow

Risk Assessment



- Protecting goals
- Recommendations
- Implementation

Notices and Reviews



- ADV Part 2, privacy notices
- Planning and investment alerts
- Re-measuring goals

Protecting against life's uncertainties is a key factor in building net worth. In **Risk Assessment**, GoalQueste values the Client's current estate and analyzes the tax implications upon the Client's premature death. GoalQueste reviews the Client's current estate planning documents to ensure wealth is transferred according to the Client's wishes. If missing, GoalQueste works with a qualified attorney and the Client to obtain and execute the appropriate estate documents, including all documents related to health care and the continuation of the Client's financial affairs in the event of a disability or incapacitation.

Ensuring the financial security of the Client's survivors goes hand in hand with estate planning. GoalQueste determines the amount of life and disability insurance coverage the Client needs, and analyzes all existing policies to make certain the cost of insurance is competitive and appropriate. This includes property and business risks coverages.

Not applicable.

Not applicable.

The Client receives various **notices**, some compliance in nature and others specific to current developments impacting the Clients financial plan, investments, taxes and security. Quarterly investment reports are posted to the Client's secure vault. GoalQueste communicates in a proactive way, and requires Clients to agree to an electronic communications consent form as part of their Financial Advisory Agreement.

The Client receives various notices, mostly compliance related. (e.g. annual privacy notice).

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GoalQueste meets with Client's annually to review their financial plan and investment portfolios in light of their evolving objectives, investing timeline and regulatory changes.

Not applicable.

GoalQueste meets with Client's annually to review their investment portfolios in light of their objectives, risk tolerance and investing timeline.

Item 5: Fees and Compensation

Based on the service level provided,
Clients pay GoalQueste in one
of three ways:

Level 1:
Financial Planning and
Investment Management
Combined

| Assets Managed | Annual Fee | |
|-------------------------|------------|------------|
| | Flat | + Variable |
| \$0 to \$999,999 | \$3,000 | 0.75% |
| \$1,000,000 and greater | | 0.50% |

Note: Clients are billed at the rates above based on the value of investment assets the Client has under GoalQueste's management. GoalQueste charges a minimum annual fee of \$3,000. Fees are paid quarterly, in advance.

Level 2:
Financial
Planning Only

\$200 per hour

Note: GoalQueste charges a \$3,000 minimum financial planning fee. The length of time it will take to develop a Financial Plan will likely vary depending on each client's situation. GoalQueste will provide an estimate for the total hours at the start of the advisory relationship. Fees are paid 50% in advance, with the balance due at project completion.

Level 3:
Investment
Management Only

| Assets Managed | Annual Fee |
|-------------------------|------------|
| \$250,000 to \$999,999 | 0.75% |
| \$1,000,000 and greater | 0.50% |

Note: Clients are billed at the rates above based on the value of investment assets the Client has under GoalQueste's management. GoalQueste charges a minimum annual fee of \$3,000. Fees are paid quarterly, in advance.

Limited Negotiability of Advisory Fees

Although GoalQueste has established fee schedules, we retain the discretion to negotiate alternative fees on a client-by-client basis. The complexity of the client casework, assets to be placed under management, anticipated future additional assets and outside held accounts may be considered in determining increases or decreases to the fee schedule. Other than Level 2, fees are assessed quarterly in advance. Fees for Level 2 are paid 50% in advance, with the balance dues at project completion.

For the Client's convenience, payment of GoalQueste's fees may be deducted directly from the Client's designated accounts and is not deemed to be custody when the following procedures are met:

- GoalQueste possesses written authorization from the Client, to deduct advisory fees from an account held by a qualified custodian;
- GoalQueste sends that qualified custodian written notice of the amount of the fee to be deducted from the Client's account;
- GoalQueste sends the Client a written invoice itemizing the fee, including any formulae used to calculate the fee, the custodial valuation of assets under management and the time period covered by the fee.

GoalQueste also accepts major credit cards, bank checks and cash as payment.

Other Kinds of Fees

GoalQueste's fee is exclusive of transaction fees, trustee fees, third party administrator fees, accounting and legal fees and other related costs and expenses, which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in each fund's prospectus.

GoalQueste does not receive any portion of these commissions, fees and costs.

Termination of the Advisory Relationship

A client may terminate services by providing written notice. GoalQueste's financial advisory services will cease upon receipt of written notice, and any unearned prepaid fees will be refunded to the Client. When a copy of this disclosure brochure is not provided to the Client at least 48 hours prior to signing the Agreement, the Client has five business days to cancel the Agreement without penalty.

GoalQueste may terminate services without notice if the Client fails to pay fees in a timely manner, intentionally provides false or misleading information, or intentionally fails to respond to a request by GoalQueste to provide information necessary to perform the agreed-upon services.

ERISA Accounts

GoalQueste is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts pursuant to the Employee Retirement Income and Securities Act (ERISA) of 1974, and regulations under the Internal Revenue Code of 1986, respectively. As such, GoalQueste is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation.

As GoalQueste does not receive any commissions or 12b-1 fees, we do not engage in prohibited transactions.

Limited Prepayment of Fees

Under no circumstances do we require or solicit payment of fees in excess of \$1,200 more than six months in advance of services being rendered.

Additional Information

- GoalQueste may offer advisory services on a pro-bono basis.
- Clients who executed GoalQueste advisory agreement prior to October 31, 2015 will have the option to renew the fee schedules in those agreements.

Item 6: Performance-Based Fees and Side-By-Side Management

GoalQueste does not accept performance-based fees or participate in side-by-side management.

Item 7: Types of Clients

GoalQueste provides advisory services to the following types of clients:

- High net worth individuals
- Individuals (other than high net worth individuals)
- Pension and Profit Sharing Plans (other than plan participants)
- Charitable organizations
- Corporations or other businesses not listed above

As previously disclosed in Item 5, client relationships vary in scope, fee and length of service. For Investment Management Only, Level 3 services, GoalQueste imposes a minimum managed asset value of \$250,000. The managed asset minimum does not apply to Level 1 or Level 2 services. All clients are subject to a minimum fee of \$3,000.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

GoalQueste's investment management services are based on long-term investment strategies with an approach firmly rooted in the belief that markets are efficient and that investor returns are determined primarily by asset allocation decisions, rather than market timing or stock picking. Based on each client's investment goals and risk/return profile, GoalQueste may recommend one of the following portfolio allocations, listed from least to most risky:

- 1.** Conservative
- 2.** Income
- 3.** Balanced income
- 4.** Balanced growth
- 5.** Growth
- 6.** Aggressive growth

GoalQueste recommends diversified portfolios, invested in asset class mutual funds and exchange-traded funds, using a mix of active and passively managed investments. In analyzing investments and making recommendations, GoalQueste relies on research from commercially available investment services, financial newspapers, periodicals and prospectuses. To the extent that owning such funds is beneficial to our clients, GoalQueste will recommend institutional class mutual funds that are not generally available to the investing public.

Although all investments involve risk, GoalQueste's investment recommendations seek to limit risk through broad diversification in global asset classes. GoalQueste's investment philosophy is designed for investors who desire a long-term, buy-and-hold strategy, with an investing time horizon in excess of ten years.

GoalQueste's approach also seeks to minimize the trading of securities which typically decreases portfolio performance due to increased brokerage and other transaction and tax costs borne by clients.

Clients may wish to hold or retain other types of assets as well, such as individual stocks or bonds, private placements or limited partnerships, for example. GoalQueste can offer advice regarding these various assets as part of its service.

Risk of Loss

Investing in securities involves risk of loss that Clients should be prepared to bear. Investment performance can never be predicted or guaranteed and the value of a Client's account or portfolio holdings will fluctuate due to market conditions and other factors. For all accounts GoalQueste manages, there is a risk that the investments selected will underperform comparable indices.

GoalQueste is not responsible for market risk that may result in losses in a Client's account during the in-kind transfer of securities from one institution to another. The Client is responsible for any tax liabilities arising from such transactions and is encouraged to seek the financial guidance of a qualified tax professional.

GoalQueste's investment approach constantly keeps the risk of loss in mind. Clients face the following investment risks:

- **Market:** The price of a security, bond, or mutual fund may fall in reaction to current events and market conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation:** (purchasing power risk) - Over time, prices for goods and services increase. A dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Liquidity:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Interest Rate:** Fluctuations in interest rates will cause investment prices to rise and fall. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values (prices) to decline.
- **Reinvestment:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter the economic condition.
- **Financial:** Excessive borrowing (leverage) to finance a business' operations increases the risk of loss, because the company must meet the terms of its debt obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- **Currency:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Item 9: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a prospective client's evaluation or the integrity of GoalQueste's management.

GoalQueste and its personnel have no reportable disciplinary events to disclose.

Item 10: Other Financial Industry Activities and Affiliations

Financial Industry Activities

GoalQueste is not registered as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading adviser.

Affiliations

GoalQueste has no arrangements that are material to its advisory business or its clients with a related person who is a broker-dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

GoalQueste does not have any affiliation with product sales firms.

Item 11: Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

The employees of GoalQueste have committed to a Code of Ethics and Insider Trading Policy that is available for review by clients and prospective clients upon request. The code sets forth standards of conduct and requires compliance with federal securities laws.

GoalQueste is in full compliance with the Insider Trading and Securities Fraud Enforcement Act of 1988. GoalQueste monitors the personal securities transactions of all access persons. In addition, GoalQueste has adopted a written Code of Ethics in compliance with SEC Rule 204A-1. This Code is based on the principle that the officers, directors, and employees (or persons having similar status or function) of GoalQueste have a fiduciary duty to place the interests of the clients ahead of their own interests. The Code applies to all access persons and focuses principally on monitoring and reporting of personal transactions in securities. Access persons must avoid activities, interests and relationships that might interfere with making decisions in the best interests of clients.

GoalQueste and its related persons may buy or sell for themselves securities that they also recommend to clients. However, GoalQueste and its related persons may not recommend to clients, or buy or sell for client accounts, securities in which GoalQueste or a related person has a material financial interest.

As these situations represent actual or potential conflicts of interest to our clients, we have established the following policies and procedures for implementing our firm's Code of Ethics, to ensure our firm complies with its regulatory obligations and provides our clients and potential clients with full and fair disclosure of such conflicts of interest:

- No principal or employee of our firm may put his or her own interest above the interest of an advisory client.
- No principal or employee of our firm may buy or sell securities for their personal portfolio(s) where their decision is a result of information received as a result of his or her employment unless the information is also available to the investing public.
- It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account. This prevents such employees from benefiting from transactions placed on behalf of advisory accounts.

- Our firm requires prior approval for any initial public offering or private placement investments by related persons of the firm.
- We maintain a list of all reportable securities holdings for our firm and anyone associated with this advisory practice that has access to advisory recommendations ("access person"). These holdings are reviewed on a regular basis by our firm's Chief Compliance Officer or his/her designee.
- We have established procedures for the maintenance of all required books and records.
- Clients can decline to implement any advice rendered, except in situations where our firm is granted discretionary authority.
- All of our principals and employees must act in accordance with all applicable Federal and State regulations governing Registered Investment Advisory practices.
- We require delivery and acknowledgement of the Code of Ethics by each supervised person of our firm.
- We have established policies requiring the reporting of Code of Ethics violations to our senior management.
- Any individual who violates any of the above restrictions may be subject to termination

Item 12: Brokerage Practices

Selecting Custodial Firms

GoalQueste does not maintain custody of client assets. Client assets must be maintained in an account at a qualified custodian, generally a broker-dealer or bank. GoalQueste is independently owned and operated and not affiliated with any custodian or bank. A custodian holds client assets in a brokerage account and buys and sells securities when GoalQueste or the Client instructs them to do so.

GoalQueste prefers to use a custodian which holds client assets and executes transactions on terms that are, overall, most advantageous for the Client when compared to other available providers and services. GoalQueste typically recommends discount brokerage firms and trust companies (qualified custodians). GoalQueste currently recommends Charles Schwab & Co., Inc. for custody and brokerage services.

In recommending a qualified custodian, GoalQueste considers a range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capabilities to execute, clear, and settle trades (buy and sell securities for the Client's account)
- Capabilities to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment)
- Breadth of available investment products (mutual funds, exchange-traded funds, stocks, bonds, certificates of deposit)
- Availability of investment tools and technology which GoalQueste purchases or licenses at current retail prices

- Quality of services and history of service innovations
- Competitiveness of the price of those services (transaction charges, margin interest rates, other fees) and willingness to negotiate prices
- Reputation, financial strength and stability
- Prior service experience with our employees and clients

GoalQueste does not receive fees or commissions from any of these arrangements.

Soft Dollars

GoalQueste receives no economic benefit from a non-client in connection with giving advice to clients. GoalQueste purchases software licenses at retail prices from third parties for software that allows us to receive accounting data, perform portfolio modeling and research.

Block Trading (Order Aggregation)

Client orders may be aggregated so that all accounts purchasing (or selling) the same security on the same day will receive the average price for the block of shares purchased or sold at the firm level.

Item 13: Review of Accounts

Periodic Reviews

When clients engage GoalQueste for ongoing and continuous financial planning, financial plans are reviewed annually through a check-up meeting where the Client's resources and financial goals are re-measured and documented. Erik Evans, CFP®, or his designee, conducts the annual financial planning review. GoalQueste does not conduct an annual financial planning review for clients who engage GoalQueste on an hourly basis.

Investment accounts are reviewed monthly by Lisa Broome, CFP®, or her designee. The review is conducted to confirm that the Client's accounts are being managed according to the Investment Policy established and agreed to by GoalQueste and the Client. The specific intentions of the monthly review are:

- To ensure that the Client's asset allocation is in-line with the target allocation;
- To ensure that the Client's aggregate returns are meeting the stated expectations for risk and return;
- To ensure that the underlying holdings are performing in-line with expectations as compared to relevant benchmarks.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, fundamental changes in capital markets and changes in the Client's financial resources.

Regular Investment Reports

In addition to the monthly statements and confirmations of transactions that clients receive from their custodian, portfolio reports are produced quarterly and posted electronically for client review. An email message is sent to all clients alerting them when reports have been posted.

Item 14: Client Referrals and Other Compensation

Incoming Referrals

GoalQueste does not compensate referring parties for referrals.

Referrals Out

GoalQueste does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

None.

Item 15: Custody

GoalQueste does not accept custody of client funds other than via direct fee deduction. Clients receive at least quarterly (normally monthly) statements from the custodian that holds and maintains Client's investment assets. Clients are urged to carefully review such statements and compare such official custodial records to the portfolio reports that we may provide. GoalQueste's reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

For the Client's account(s) in which GoalQueste directly debits their advisory fee:

- The Client will authorize in writing fees to be paid directly from their accounts held by the custodian;
- The custodian will send at least quarterly statements (normally monthly) to the Client showing all disbursements from the account(s), including the amount of GoalQueste's advisory fee.

Item 16: Investment Discretion

Clients may hire us to provide discretionary asset management services, in which case we place trades in the Client's account without contacting the Client prior to each trade to obtain the Client's permission.

Our discretionary authority includes the ability to do the following without contacting the Client:

- Determine the security to buy or sell; and/or
- Determine the amount of the security to buy or sell.

Clients give GoalQueste discretionary authority when they sign a discretionary Financial Advisory Agreement with GoalQueste. A limited power of attorney is the document utilized to grant GoalQueste the authority to execute trades on behalf of the Client. Clients may change/amend such limitations by providing GoalQueste with written instructions at any time.

Item 17: Voting Client Securities

GoalQueste does not vote client proxies. Therefore, clients maintain exclusive responsibility for:

- Voting proxies; and
- Acting on corporate actions pertaining to the Client's investment assets.

The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like GoalQueste's opinion on a particular proxy vote, they may contact GoalQueste at the number listed on the cover of this brochure. Clients will receive proxy materials directly from their account's custodian.

Item 18: Financial Information

As a registered investment adviser, GoalQueste is required to provide certain financial information or disclosures about GoalQueste's financial condition. GoalQueste has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Because GoalQueste does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance, we are not required to disclose a company balance sheet.

Item 19: Requirements for State-Registered Advisers

- Information regarding the formal education and business background for GoalQueste's principal officers and management persons can be found in Part 2B.
- GoalQueste is not engaged in any other business as described in Part 2A, Item 10.
- GoalQueste does not accept performance-based fees as stated in Part 2A, Item 6.
- Neither GoalQueste's principal officers, nor any of its management persons, have been involved in any arbitration claims or proceedings, as stated in Part 2B.
- GoalQueste has no affiliations with any issuers of securities as stated in Part 2A, Item 10.



DEVELOP BRILLIANTLY

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goalqueste.com

March 2022

Investment Adviser Firm CRD#159361
Client Disclosure Brochure: Form ADV Part 2B

To Whom It May Concern:

This disclosure brochure is the most recent update of our Form ADV Part 2B. It provides interested parties with information about our employees' education, business standards, professional certifications and any disciplinary actions.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

This disclosure information should be carefully considered before you become a client of GoalQueste, LLC. If you have any questions, please call us or write to the address above.

Sincerely,

A handwritten signature in black ink that reads "Lisa A. Broome". The signature is fluid and cursive, with a horizontal line extending from the end of the "e" in "Broome" to the right.

Lisa A. Broome, CFP®
Chief Compliance Officer
GoalQueste, LLC



A Registered Investment Adviser

March 2022

Firm Brochure

Part 2A of Form ADV

GoalQueste, LLC
1000 Westlakes Drive
Suite 130
Berwyn, PA 19312
P: 800-610-8935
F: 484-602-5942

www.goalqueste.com
info@goalqueste.com

This brochure provides information about the qualifications and business practices of GoalQueste, LLC. If you have any questions about the contents of this brochure, please contact Lisa Broome, our Chief Compliance Officer, at 800-610-8935 or by email at lbroom@goalqueste.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration does not imply a certain level of skill or training.

Additional information about GoalQueste, LLC is available on the SEC's website at www.adviserinfo.sec.gov. You can search the SEC website by a unique identifying number, known as a CRD number. Our firm's CRD number is 159361.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

GoalQueste requires that advisors in its employment have a bachelor's degree and additional credentials demonstrating knowledge of financial planning and tax planning. Examples of acceptable credentials include: CFP®, CFA, JD, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planners™ are licensed by the CFP Board (www.cfp.net) to use the CFP® mark. CFP® certification requirements include:

- Bachelor's degree from an accredited college or university
- Completion of the financial planning education requirements set by the CFP Board
- Successful completion of the 10-hour CFP® certification exam
- Three-year qualifying full-time work experience
- Successfully pass the Candidate Fitness Standards and background check

Erik Evans, Certified Financial Planner™

Date of Birth: March 28, 1975

Educational Background:

- Greenville College (1997)
- Boston University (2007)

Business Experience:

- 2011 to Present – GoalQueste, LLC (Financial Planning and Investment Management), President and CEO
- 2008 to 2011 – United Capital Financial Advisers, LLC (Financial Planning and Investment Management), Financial Adviser
- 2005 to 2008 – Sage Financial Group, LLC (Financial Planning and Investment Management), Assistant Financial Adviser and Manager of Operations
- 2004 to 2005 – CNFA Inc. (International Economic Development), Director of New Business Development
- 2001 to 2004 – CNFA Inc. (International Economic Development), Small Enterprise Development Program West NIS Regional Director
- 1999 to 2001 – CNFA Inc. (International Economic Development), Small Enterprise Development Program Coordinator
- 1997 to 1999 – United States Peace Corps (International Economic Development), Business Development Specialist

Brochure Supplement (Part 2B of Form ADV)

Erik Evans, Certified Financial Planner™

Disciplinary information:

Describe any business in which you are actively engaged (other than giving investment advice) and the approximate amount of time spent on that business:

If you are compensated for advisory services with performance-based fees, explain how these fees will be calculated:

If the supervised person has been involved in one of the events listed below, disclose all material facts regarding the event:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving any of the following;

- An investment or an investment-related business or activity:
- Fraud, false statements or omissions:
- Theft, embezzlement or other wrongful taking of property:
- Bribery, forgery, counterfeiting or extortion:
- Dishonest, unfair or unethical practices:

Erik Evans has never been part of any disciplinary action and therefore has no disciplinary information to report.

None

Erik Evans is not compensated with performance-based fees.

2. An award or otherwise being found liable in a civil, self-regulatory organization or administrative proceeding involving any of the following:

- An investment or an investment-related business or activity:
- Fraud, false statements or omissions:
- Theft, embezzlement or other wrongful taking of property:
- Bribery, forgery, counterfeiting or extortion:
- Dishonest, unfair or unethical practices:

None

If the supervised person has been the subject of a bankruptcy petition, disclose that fact, the date the petition was first brought, and the current status:

Erik Evans has never filed for bankruptcy.

Brochure Supplement (Part 2B of Form ADV)

Lisa Broome, MBA, Certified Financial Planner™

Date of Birth: January 21, 1974

Educational Background:

- Elizabethtown College (1995)
- Drexel University, College of Business and Administration (2000)

Business Experience:

- 2014 to Present – GoalQueste, LLC (Financial Planning and Investment Management), Director of Investments
- 2013 to 2014 – Costello Asset Management (Investment Management), Investment Manager
- 2010 to 2012 – United Capital Financial Advisers, LLC (Financial Planning and Investment Management), Director of Investment Operations
- 2007 to 2009 – Sage Financial Group, LLC and DAS Financial Services (Financial Planning and Investment Management), Investment Specialist
- 2004 to 2007 – Penn Mutual and Horner, Townsend and Kent, Inc. (Investment Management), Portfolio Manager
- 2002 to 2004 – Lincoln Financial Advisors (Investment Management), Director of Investments
- 2000 to 2002 – Nye, Parnell & Emerson (Investment Management), Portfolio Manager
- 1996 to 2000 – Valley Forge Asset Management (Investment Management), Portfolio Manager

Disciplinary information:

Lisa Broome has never been part of any disciplinary action and therefore has no disciplinary information to report.

None

Describe any business in which you are actively engaged (other than giving investment advice) and the approximate amount of time spent on that business:

If you are compensated for advisory services with performance-based fees, explain how these fees will be calculated:

Lisa Broome is not compensated with performance-based fees.

If the supervised person has been involved in one of the events listed below, disclose all material facts regarding the event:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving any of the following:
 - An investment or an investment-related business or activity:
 - Fraud, false statements or omissions:
 - Theft, embezzlement or other wrongful taking of property:
 - Bribery, forgery, counterfeiting or extortion:
 - Dishonest, unfair or unethical practices:

None

None

None

None

None

Brochure Supplement (Part 2B of Form ADV)

Lisa Broome, MBA, Certified Financial PlannerTM

- 2.** An award or otherwise being found liable in a civil, self-regulatory organization or administrative proceeding involving any of the following:

- An investment or an investment-related business or activity: **None**
- Fraud, false statements or omissions: **None**
- Theft, embezzlement or other wrongful taking of property: **None**
- Bribery, forgery, counterfeiting or extortion: **None**
- Dishonest, unfair or unethical practices: **None**

If the supervised person has been the subject of a bankruptcy petition, disclose that fact, the date the petition was first brought, and the current status:

Lisa Broome has never filed for bankruptcy.