

We are registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”) and Appendix 1 of Form ADV Part 2 (“Wrap Fee Brochure”). We provide wealth management services, which consists of financial planning and management of investment portfolios. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. Financial planning and investment consulting recommendations are not actively monitored. There are no material limitations to our monitoring. We accept discretionary and/or non-discretionary authority to implement the recommended transactions in client accounts. The level of discretion is set out in our Wealth Management Agreement and there are no material limitations on that authority. For non-discretionary services, you make the ultimate decision regarding the purchase or sale of investments. We neither offer nor advise on proprietary products. We offer advice on individual equity securities, fixed income and cash equivalents. We also recommend mutual funds, exchange-traded funds (“ETFs”) and closed-end funds for niche investment areas or when appropriate for a particular account size. Our services are subject to a minimum account value.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure or Items 4A and 5 of our Wrap Fee Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/brochure/144955>.

Let’s discuss...

- *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?*

What fees will I pay?

We offer our services on a fee basis. We charge a fee based upon assets under management for wealth management services. For assets managed through our wrap program, the asset-based fees will include most transaction costs and fees paid to a broker-dealer that has custody of the assets, and therefore our fee is higher than a typical asset-based advisory fee.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. These additional charges include reporting charges, charges imposed directly by a mutual fund or exchange-traded fund (“ETF”) in the account, which is disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), fees and commission for assets not held with the financial institutions offered in the wrap fee program, such as 401(k) or 529 plan assets as well as for fees for trades executed away from a financial institution offered in the wrap fee program (a conflict of interest exists where the firm avoids expenses by trading through a financial institution that is not offered in the wrap fee program), mark-ups and mark-downs on fixed-income transactions which cannot be paid by us (or it is overly burdensome to determine the amount of such mark-ups/downs), 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.

The more assets there are in your advisory accounts, the more you will pay in fees; therefore, the firm may have an incentive to encourage you to increase the assets in your account. 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.

Additional information about our fees can be found in Item 5 of our Disclosure Brochure or Items 4 our Wrap Fee Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/brochure/144955>.

Let’s discuss... 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?

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 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 are some examples to help you understand what this means.

- Support from Custodian: We receive administrative support, computer software, related systems support, as well as other third party support from the custodian that we recommend. This results in an incentive to recommend that custodian because we do not have to produce or pay for the products or services provided.

Let's discuss... How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure or Wrap Fee Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/brochure/144955>.

How do your financial professionals make money?

Our financial professionals are compensated based on the following factors and conflicts of interest:

- Revenue the firm earns from the financial professional's advisory services or recommendations. This results in an incentive to take steps to maximize revenue to the firm.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

Do you or your financial professionals have legal or disciplinary history?

Neither we nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research our firm and our financial professionals.

Let's discuss... As a financial professional, do you have any disciplinary history? For what type of conduct?

You can find additional information about our services on our website at <http://www.barryinvestmentadvisors.com/> and in our Disclosure Brochure or Wrap Fee Brochure. To request a copy of this Relationship Summary or any of our other disclosure documents referred to in this document, please email our Chief Compliance Officer at sharon@barryia.com or call us at (888) 992-8601.

Let's discuss... 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?