



Form ADV II – Brochure

of

Global View Investment Advisors

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Brochure Date: June 13, 2025

Note\*\* This Brochure provides information about the qualifications and business practices of Global View. If you have any questions about the contents of this brochure, please contact us at 864-272-0818 or [admin@globalviewinv.com](mailto:admin@globalviewinv.com). The information in this Brochure has not been approved by the SEC or any State Securities Regulatory authority.

Additional information about Global View is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## 2. Material Changes

SEC rules require that we disclose any Material Changes made from our previous ADV II brochure:

- March 2011 - The brochure rule is new to the SEC and takes effect March 31, 2011.
- March 2011 - Thus, this brochure is Global View's first ADV II brochure, and we have NO material changes to highlight.
- March 2013 - No material changes to announce.
- August 2013 - Removed Value Opportunities Investment Strategy and added Biographies for Global View Staff Members
- September 2014 - Changed Maximum fee from 3% to 2%, added Biographies for Global View Staff Members and updated Balance Sheet
- September 2015 – Address Update
- September 2015 – Removed Biographies Previous Global View Staff Member (Stephen)
- April 2016 – Removed Biographies of Previous Global View Staff Member (Tom) and Added Biography of New Global View Staff Member (Erin); updated solicitor agreement; updated Ken's outside investments
- July 2016 – Added Biography of New Global View Staff Member (Kurt Schumacher, Jr)
- January 2017 – Updated AUM, 2015 Balance Sheet & Biographies
- February 2018 – Updated AUM, 2017 Balance Sheet & Biographies
- February 2019 – Updated AUM, 2018 Balance Sheet, Biographies & Part 2 B Supplement
- March 2020 – Updated AUM, 2019 Balance Sheet
- May 2020 – Added SmartAdvisor as Solicitor
- March 2021 – Updated AUM, 2020 Balance Sheet
- May 2021 – Added Biographies for Matt Crider & Erin Milner
- March 2022 – Updated AUM, 2021 Balance Sheet, Personnel Updates (Ken and Amanda are removed; and, AJ and Kathleen are added, and Matt's Part 2B Supplement now included). Also, included references to new third custodian Bank of New York Pershing.
- June 2022 – Removed Kurt Schumacher as a Staff Member
- October 2022 – Updated Section 14 for the new Marketing rule
- January 2023 – Added Biography for Shane Kozusko
- January 2024 – Removed TD Ameritrade due to 2023 merger with Schwab
- January 2025 – Added Axos Advisor Services due to custodian change. Removed AJ Johnson and added Anne Coe due to personnel changes.
- June 2025 – Added Shane Kozusko to advisor role

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## Item 4: Advisory Business

### **Services Provided:**

Global View Investment Advisors, LLC (“Adviser”, “Advisor” or “We”) offers wealth management and consultation services to various categories of institutional and individual clients. Our service is implemented on a discretionary and non-discretionary basis, managed by Global View and sub-advisers we choose, and through separate investments in equities, mutual funds, bonds, cash equivalents, and other instruments. Adviser’s services may include, but are not limited to, matters such as preparing investment policy statements, asset allocation review, mutual fund search and selection, performance review and analysis, asset management services, retirement plan consulting services, and other general economic and financial topics. Account supervision is guided by the stated objectives of the client (i.e., maximum capital appreciation, growth, etc.), and all managed accounts will be maintained with an independent custodian.

Client investment objectives are identified by assessing the client's risk tolerance based upon their age, income, education, need for cash flows, investment goals, and emotional tolerance for volatility. The information provided by the client will be collected during client meetings, interviews, and/or questionnaires. After analyzing a client’s financial situation, strategies are developed and implemented through an optimal combination of mutual funds or other investment instruments (to include stocks, short sales of stock, and bonds). Capital market conditions and client circumstances are monitored, and portfolio adjustments are made, as appropriate, to reflect significant changes in any or all of the above variables.

In the event third party money managers are utilized, Adviser will select one or more registered investment advisors with varying styles and in turn recommend to clients a particular investment advisor based on the client's individual needs and objectives. Third party money managers recommended to clients will have full investment discretion, and trading authority, and shall have sole responsibility for the implementation of the investment program with respect to the client’s account for which investment discretion has been delegated by the client and accepted by the institutional money managers. We will not place orders for transactions in the client’s account or otherwise exercise trading authority over the account at any time when the account is being managed by an investment manager. Adviser will monitor the performance of the third-party money

manager and may recommend the re-allocation of client assets among other managers. Adviser will retain the discretion to hire and fire the investment manager if deemed appropriate to do so.

The principal owners of Global View, (defined as 25% ownership or more) are Joe E. Hines and Adam Wiles.

Global View Investment Advisors, LLC has operated independently since January 1, 2008.

**Total Assets Managed on December 31, 2024: \$466,062,859**

**\*\*Note:** \$14,615,431 are managed on a Non-Discretionary Basis

(Asset total will vary as Market conditions change and as Global View accepts new clients.)

## Item 5: Fees and Compensation

For wealth management services, compensation is derived as fee income based upon the assets under management, as an agreed to percentage, not to exceed 2.0%. The compensation method is explained and agreed upon with the clients in advance of any services being rendered. The amount of the fee is negotiated on a case-by-case basis with the client and is determined based upon several factors including, among other things, the size and type of the account, the relative complexity of servicing the account, and the level of complexity of the financial planning. In some cases, negotiation of fees may result in different fees being charged for similar services.

Fees for clients are billed quarterly in advance of one fourth of the annual rate based on a percentage of the client's assets under management on the last business day of the preceding calendar quarter. Any contributions and/or withdrawals made during a calendar quarter may cause an adjustment to the advisory fee. Fees will generally be deducted directly from the client's brokerage account pursuant to a written agreement. Investment advisory services begin with the effective date of the Agreement, which is the date the client signs the Investment Advisory Agreement. For that calendar quarter, fees will be adjusted pro rata based upon the number of calendar days in the calendar quarter that the Agreement was effective.

The client may terminate the Agreement for any reason upon 30 day written notice. Termination of the Agreement will become effective on the last day of the calendar month in which the termination notice was received. Upon termination, the fees charged for advisory services will be pro-rated and a refund for any unearned fees will be issued. The client is responsible for paying for services rendered until the termination of the agreement. The client can cancel the Agreement without penalty within the first five days after the signing of the Agreement.

Clients should be aware of their responsibility to verify the accuracy of the fee calculation submitted to the custodian by Adviser, as the custodian will not determine whether the fee has been properly calculated. Adviser will not be compensated on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of the client. Advisory fees charged by the Adviser are separate and distinct from fees and expenses charged by mutual funds, which may be recommended to clients. A description of these fees and expenses are available in each fund's prospectus.

These fees are for advisory services only and do not include other costs that the client may incur including but not limited to custodian transaction fees, commission, or other management fees charged by non-affiliated third parties including investment managers (sub-advisors) that are recommended to clients. (Please refer to Item 12: Brokerage Practices)

## Item 6: Performance Based Fees and Side-by-Side management

- Global View Investment Advisors does NOT charge any client a performance-based fee, defined as a share of the gains earned in the client portfolio, over and above the asset-based fee described in Item 5 about Fees.
- Thus, Global View does NOT have any client situations that fall under the Side-by-Side management rule.

## Item 7: Types of Clients

Global View serves the asset management needs of:

- Individuals with Retirement Accounts
- Individuals with Taxable Investment accounts
- Individuals with Revocable and Irrevocable Trusts
- Families with investment accounts
- Business retirement plans
- Business investment accounts

Minimum Requirements for opening and maintaining an account with Global View:

- Global View does not have a firm rule for minimum account size. Each client is unique, and we accept new accounts when the arrangement is beneficial for both the client and Global View.
- We reserve the right to decline a new account of any size, if we feel the business arrangement will not be mutually beneficial. We will communicate our decision in a forthright manner.

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

Investing in securities always involves the risk of loss. Each client that chooses to hire Global View to invest in securities on their behalf must be prepared to bear a loss of investment capital.

Global View uses fundamental analysis, considers cyclical trends, and also considers technical elements. The main sources of information used are:

- Purchased research (examples: Morningstar database, Grants Interest Rate Observer, ECRI)
- Research prepared by others (example: Leuthold Greenbook)
- Information shared by selected investment managers (Example: First Eagle Conference Call)
- Annual reports, prospectuses, filings with the SEC
- Company press releases

Our strategy and belief system are predicated on employing an investment strategy that is commonly referred to as Margin of Safety (MOS) investing. We seek to match a version of a MOS portfolio with the specific volatility and return needs of each client. Typically, our investments are Long Term purchases (held at least a year). However, we reserve the right to engage in short term transactions, short sales, and margin transactions where applicable.

Global View Investment Advisors employs risk analysis techniques intended to identify downside volatility based on a number of factors including: the stated investment objective of the investment manager or mutual fund, the historical returns of the investment manager or mutual fund expressed in terms of downside risk (a term developed by Dr. Frank Sortino), the worst rolling period returns of the investment manager or mutual fund; historical correlations of the investment manager or mutual fund with other asset classes or investment managers or mutual funds; current valuations of asset classes in relation to historical valuations; macroeconomic analysis indicating the likelihood of recession.

Global View Investment Advisors uses probability analysis to model portfolios based on historical monthly risk and performance data of investment managers and mutual funds against target returns clients must or choose to seek, based on their target return and the expected time horizon the client will be invested.

## 9. Disciplinary Information

No person on the Global View team has been subject to Disciplinary Actions.

## 10. Other Financial Industry Activities and Affiliations

No person on the Global View team has any other Financial Industry activities or affiliations. Our only financial activity is our duty to the Global View RIA and its clients.

## 11. Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

Global View has created and adopted a formal Code of Ethics document. Each employee is obliged to adhere to the Ethical Standards outlined in the Code of Ethics. A copy will be delivered to clients, or prospective clients upon request.

In summary, our Code of Ethics centers on the duty to act as a fiduciary for every advisory client. We expect each member of the Global View team to choose actions that always put the client's interests first. If relationships or situations arise that create a conflict of interest, then it must be disclosed openly and candidly. We believe that if we faithfully align our efforts with each client's best interest, these will be minimal. (Please see comments about Solicitor Referral arrangements and the former Advisor Direct program through TD Ameritrade as an example of a conflict of interest disclosure.)

As a matter of policy and practice, we do not recommend that clients buy or sell any security that a Global View staff member or related party maintains a material financial interest.

Adviser, its principals, officers, and employees may purchase for their personal accounts the same securities that may be recommended to clients. Adviser has adopted a written Code of Ethics designed to address and avoid potential conflicts of interest as required under Rule 204A-1 of the Advisers Act.

This Rule requires Adviser to adopt a Code that sets forth a standard of business conduct and compliance with federal securities laws by all our employees. Our Code contains policies and procedures that ensure that all personal securities trading by our employees are conducted in such a manner as to avoid actual or potential conflicts of interest or any abuse of an individual's position of trust and responsibility. We prohibit personal trading on certain securities or instruments; we require pre-clearance before purchasing an IPO or a new issue private placement; we require periodic reporting of employees' personal securities transactions and holdings; and we require prompt internal reporting of Code violations.

## 12. Brokerage Practices

Absent an existing brokerage relationship, the Adviser will assist the client with developing a relationship with brokers that the Adviser has a relationship with which include: the Institutional Division of Charles Schwab & Co ("Schwab"), BNY Pershing (BNY) and Axos Advisor Services ("Axos").



As part of the institutional programs offered by Schwab, BNY and Axos, the Adviser receives benefits that it would not receive if it did not provide investment advice to clients. While there is no direct affiliation or fee sharing arrangement between Schwab, BNY and Axos, and the Adviser, economic benefits are received by the Adviser which would not be received if the Adviser did not have an established relationship with these companies. These benefits may include: a dedicated trading desk that services the Adviser's clients, a dedicated service group and an account services manager dedicated to the Adviser's accounts, access to a real time order matching system, ability to block client trades, electronic download of trades, portfolio management software, access to an electronic interface, duplicate and batched client statements, confirmations and year-end summaries, the ability to have advisory fees directly debited from client accounts (in accordance with federal and state requirements), access to mutual funds, ability to have loads waived for the Adviser's clients who invest in certain loaded funds when certain conditions are met and maintained and the ability to have custody fees waived.

Our general guiding principle is to trade through broker-dealers who offer the best overall pricing and execution under particular circumstances. With respect to execution, we consider a number of factors, including the actual handling of the order, the ability of the broker-dealer to settle the trade promptly and accurately, the financial standing of the broker-dealer, the ability of the broker-dealer to position stock to facilitate execution, our past experience with similar trades, and other factors which may be unique to a particular order. Based on these judgmental factors, we may trade through broker-dealers that charge fees that are higher than the lowest available fees.

In addition, broker-dealer fees may vary and be greater than those typical for similar investments if we determine that the research, execution and other services rendered by a particular broker merit greater than typical fees. Also, in certain instances we may execute over the counter securities transactions on an agency basis, which may result in advisory clients incurring two transaction costs for a single trade: a commission paid to the executing broker-dealer plus the market makers mark-up or mark-down.

We may aggregate numerous clients' or funds' purchases or sales as a single transaction. Transactions are usually aggregated to seek a lower commission, lower costs, or a more advantageous net price. The benefits, if any, obtained as a result of such aggregation, are generally allocated pro-rata among the accounts of the clients or the funds which participated in the aggregated transaction.

The sub-advisers we choose may have different principles or policies with respect to execution of trades and selection of brokers. A sub-adviser's policies and procedures in this area are among the factors that we will consider in choosing a sub-adviser.

Clients that restrict us to using a particular broker/dealer (or direct us to use a particular broker/dealer) for executing their transactions generally will be unable to participate in aggregated orders and will be precluded from receiving the benefits, if any, of an aggregation which other clients may receive. In addition, those clients, that direct brokerage transactions to a particular broker/dealer, may be disadvantaged because they may not obtain allocations of new issues of securities purchased by us through other brokers/dealers. We will generally execute aggregated orders for non-directed clients before we execute orders for clients that direct brokerage. We may also execute trades for non-directed clients through the same broker/dealer to which other clients' direct brokerage.

There may be conflicts of interest over time devoted to managing any one account and the allocation of investment opportunities among all accounts managed by us. We will attempt to resolve all such conflicts in a manner that is generally fair for all clients.

We are not obligated to acquire for any account any security that we or our officers, partners, members or employees may acquire for their own accounts or for the account of any other client, if in our absolute discretion it is not practical or desirable to acquire a position in such security.

The Adviser will make recommendations based on the needs of the client and the services provided by the broker/custodian such as ability to execute trades, margin rates, on-line access to accounts, transaction charges, consolidated reporting, duplicate monthly statements, access to mutual funds, including lower sales charges than for direct purchases and lower minimum purchase amounts.

In past years, Advisor participated in TD Ameritrade's institutional customer program. While Advisor no longer participates and TD Ameritrade has been acquired by Schwab, Advisor still manages client accounts that were referred through this program. Consequently, Advisor pays Schwab an on-going fee for each existing client. This fee is a percentage (not to exceed 25%) of the advisory fee that the client pays to Advisor ("Solicitation Fee"). Advisor does not charge clients referred through AdvisorDirect any fees or costs higher than its standard fee schedule offered to its clients or otherwise pass Solicitation Fees paid to Schwab to its clients. Advisor's past participation in AdvisorDirect does not diminish its duty to seek best execution of trades for client accounts.

## 13. Review of Accounts

Generally, client accounts are reviewed periodically by the investment adviser representative responsible for the client's account, whereas, investments are monitored continuously. These reviews are designed to monitor and analyze client transactions, positions, and investment levels. Particular attention is given to changes in company fundamentals, industry outlook, market

outlook and price levels. Adviser will annually contact clients to determine whether any changes have occurred with respect to client's financial situation or investment objectives.

In addition to statements from custodians, which are normally issued monthly, Global View will put together performance reports on an as required or requested basis. These reports will include performance reporting versus a benchmark, a list of accounts, holdings, and some investment detail.

## 14. Client Referrals and Other Compensation

*Client Referrals.* If an adviser uses client brokerage to compensate or otherwise reward brokers for client referrals, it also must disclose this practice, the conflicts of interest it creates, and any procedures the adviser used to direct client brokerage to referring brokers during the last fiscal year (*i.e.*, the system of controls used by the adviser when allocating brokerage). Part 2 previously required that advisers disclose these arrangements but did not specifically require that the description discuss the conflicts of interest created.

Global View retains our Fiduciary Loyalty to any client introduced from a potential Solicitor. We fully and frankly disclose the details of our Solicitation Relationship prior to entering an agreement with a new client. We will not make decisions that harm a client in favor of a referring solicitor. Advisor will not charge clients referred through Solicitors any fees or costs higher than its standard fee schedule offered to its clients or otherwise pass Solicitation Fees to its clients. There were no Solicitor arrangements in place during the last fiscal year, nor are there at the presently.

## 15. Custody

Absent an existing brokerage relationship, the Adviser will assist the client with developing a relationship with brokers that the Adviser has a relationship with which include: Schwab, BNY and Axos.

Schwab, BNY and Axos will mail or email monthly account statements to each client for each investment account. Each client should carefully review their statements for accuracy. Both Schwab, BNY and Axos, have technology to facilitate online access to client accounts. Clients who choose to enroll in on-line access have an added means for monitoring account activity.

## 16. Investment Discretion

We accept and recommend discretionary authority be provided to Global View. When a client agrees to discretionary management, the Adviser will be responsible for asset allocation and selecting money managers. The only limitations on the investment authority will be those limitations imposed in writing by the client. Discretionary authority is granted by the client on the Exhibit to our Agreement for Investment Management services document initialed and signed by each new client.

If we retain a sub-adviser for the client, we reserve discretion to hire and fire money managers on our client's behalf. The only limitations on the investment authority will be those limitations imposed in writing by the client. For the investment managers that we select to manage client assets, clients should review their disclosure document(s) for more information on their policy with regard to investment or brokerage discretion.

## 17. Voting Client Securities

Notwithstanding Adviser's discretionary authority to make investment decisions on behalf of clients, Adviser will not exercise proxy voting authority over securities held in client accounts. The obligation to vote for client proxies shall at all times rest with the client. Adviser shall not be deemed to have proxy voting authority solely as a result of providing advice or information about a particular proxy vote to a client. Clients will receive proxy requests directly from mutual fund, custodian, or transfer agent. Clients may contact us to discuss any questions about a particular solicitation.

Should Adviser inadvertently receive proxy information for a security Schwab, BNY and/or Axos, held in a client's account, Adviser will make a good faith effort to forward such information to the Client in a timely manner, but will not take any further action with respect to the voting of such proxy. Upon termination of its Investment Advisory Agreement with a client, Adviser shall make a good faith and reasonable attempt to forward proxy information inadvertently received by Adviser on behalf of the client to the forwarding address provided by the client to Adviser.

## 18. Financial Information

Global View has never been subject to Bankruptcy Proceedings.

Global View's owners have never filed Bankruptcy.

Global View's 2024 Balance Sheet on following page:

# Global View Investment Advisors

## Balance Sheet

As of December 31, 2024

	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
103 Schwab - 9997 Checking	31,165.12
104 TD Ameritrade - 2092 Checking	0.01
105 TD Ameritrade - 5746 - Error Account	0.24
106 Southern First Bank Checking	22,252.82
110 BNY Pershing - 1008	4,954.37
111 Axos -Fee Account	4,228.58
Total Bank Accounts	\$62,601.14
Other Current Assets	
Loans To Officers	0.00
Adam Wiles	0.00
Total Loans To Officers	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$62,601.14
Fixed Assets	
259 Leasehold Improvements	5,401.74
260 Network Wiring	14,830.79
266 Office Furniture & Fixtures	20,786.00
269 Office Equipment	8,271.00
280 Accumulated Depreciation	-49,289.53
Total Fixed Assets	\$0.00
<b>TOTAL ASSETS</b>	<b>\$62,601.14</b>
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Credit Cards	
Chase Ink	
453.1 Ink Credit Card-Adam	35,541.58
453.3 Ink Credit Card-Joey	-24,604.72
Total Chase Ink	10,936.86
Total Credit Cards	\$10,936.86
Other Current Liabilities	
414 401k Contributions Payable	3,940.61
415 Health Insurance Payable	0.00
416 Life Insurance (Employees Portion)	6.37
452 Loan from Ptr	0.00
Joe Hines	0.00
Ken Moore	0.00

Cash Basis Thursday, January 30, 2025 01:05 PM GMT-05:00

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## Global View Investment Advisors

### Balance Sheet

As of December 31, 2024

	TOTAL
Total 452 Loan from Ptr	0.00
Total Other Current Liabilities	\$3,946.98
Total Current Liabilities	\$14,883.84
Total Liabilities	\$14,883.84
Equity	
554.01 Capital-Ken Moore	0.00
554.02 Capital - Joe Hines	-1,870,000.00
554.03 Capital - Adam Wiles	-1,870,000.00
558 Retained Earnings	1,747,154.48
Opening Balance Equity	0.00
Net Income	2,040,562.82
Total Equity	\$47,717.30
TOTAL LIABILITIES AND EQUITY	\$62,601.14

## 19. Staff Biographies

### Joe Hines

Joey, a Certified Financial Planner®, has been working in the financial advisory business since 1996. He is a graduate of the University of South Carolina with a BS in Economics and Finance. Prior to Global View, Joey began his career at Merrill Lynch.

His primary focus is helping clients transition into a comfortable retirement. Joey leads clients through goal setting process, implementing financial plans, and gaining an understanding of estate planning and charitable giving. He also works closely with clients' estate planning attorneys and accountants.

Joey is a member of the Greenville Estate Planning Council and the Spartanburg Estate Planning Council. He is involved with Miracle Hill Ministries, a former member of the Governing Board, chairing their investment committee. He currently teaches a financial planning class and is a mentor for their addiction recovery program, Overcomers.

He is on the Greenville Leadership Council for the South Carolina Christian Foundation. Joey serves on the Board of Directors for the Spartanburg Community College Foundation and the Union County Economic Development Board. Joey was recognized by Gov. Nikki Haley as an Ambassador of Economic Development for South Carolina.

When he is not working, Joey enjoys reading, hunting, and fishing. He is a lifetime resident of South Carolina and currently resides in Simpsonville with his wife Kathryn and dogs, Beau and Millie.

### Adam Wiles

Adam is a native of Iva, SC and graduated Cum Laude from Wofford College with a BA in Finance. While at Wofford, he participated on the football team as both a back-up and starting quarterback.

He has ten years of experience as a trader in the Commodity Lumber industry. He worked for two years at Merrill Lynch before joining Global View.

Adam is focused on investment strategy, retirement planning, risk management, and new client identification. He has extensive experience and training in identifying clients' needs and explaining solutions.

Adam and his wife Laurie live in Greenville's Paris Mountain area and have two children, boy-girl twins, Ellis and Calla.

### Matt Crider

Matt is a CERTIFIED FINANCIAL PLANNER™ professional who has been in the financial advisory business since 2008. He holds a BA in Marketing and Management from the University of Cincinnati and his MBA from Clemson University. Prior to Global View, Matt began his career with Fidelity Investments.

His background allows him to connect with clients through an appreciation of how much hard work goes into building their lives. He is keenly aware of the hardship and sacrifice that often comes with success and strives to honor client's efforts through always acting in their best interest.

Matt has a unique passion for teaching others how to become better stewards over their financial lives. He believes that enabling others in this way will allow for greater freedom in leading the life they are called to live. To accomplish this goal, Matt is committed to a long-term planning relationship that is built on expertise, trust, and integrity. The Certified Financial Planner™ designation requires significant experience, passing a comprehensive certification examination covering financial planning, tax planning, employee benefits and retirement planning, estate planning, investment management, and insurance. It also requires completing 30 hours of continuing education every two years.

### Erin Milner

As a Paraplanner, Erin works alongside our advisors in managing client relationships and special financial planning needs, including retirement transition, education, and estate planning. Erin began working in the financial advisory business upon graduating from the University of Georgia with a BS in Financial Planning in 2015. Prior to Global View, Erin began her career at another

fee-only firm. She competed in the National Financial Planning Student Challenge in 2014. Erin was awarded the United Capital Outstanding Student Award.

Erin volunteers her time with the following organizations: Habitat for Humanity-Family Selection Committee, Meals on Wheels Young Professional Member, Lucky Pup Rescue-Volunteer, and Junior League of Greenville Member. She was a member of Gamma Sigma Sigma (National Service Sorority) and Student Financial Planning Association during college. She also held leadership roles in both of these organizations while being a puppy raiser for the Guide Dog Foundation for the Blind.

When she is not working, Erin enjoys spending time outdoors with family, friends, watching basketball and football, and working out. Erin is a member and childcare volunteer at Grace Church Downtown. She currently resides in Greenville with her husband, son, and dogs, Linus and Lucy.

### Christie Simister

As Client Service Manager, Christie oversees the overall client service experience, including client onboarding, asset transfers and assists with our operational process. She works closely with the Advisors and paraplanners to maintain superior service for our clients. administrative issues that directly affect our clients' goal attainment. She graduated from the University of South Carolina Upstate with a BA in Interdisciplinary Studies. Christie worked for W.W. Grainger for seven years and has a strong customer service background.

Before joining Global View in 2007, she owned a computer education company that taught preschool children basic computer skills and allowed her to spend more time with her young son. Her franchise achieved National Top 5 Franchise status in the third year of ownership.

Christie grew up in Spartanburg, SC, but has called Greenville her home for more than 30 years. She is married to a Greenville native, and they have a son and 2 dogs. Christie enjoys outside activities such as working in the yard, spending time at the lake and enjoying the outdoors.

### Anne Coe

As a Paraplanner, Anne works alongside our Advisors in managing client relationships and special financial planning needs, including retirement transition, education, and estate planning. Upon graduating from Clemson University in 2020 with a BS in Biological Sciences, she began a role at a fiber optic manufacturing facility which blended her background in science with operations. Discovering a love for finance, she then began an Operations Analyst role in the mortgage lending industry for over two years in downtown Greenville prior to joining Global View in 2024.



Throughout college, Anne worked as a pharmacy technician for Publix Pharmacy and developed a passion for assisting others. This continued through her volunteer efforts in numerous organizations across the upstate assisting victims of human trafficking.

Anne is from Simpsonville, South Carolina and likes to spend her time outdoors walking on the Swamp Rabbit or hiking trails of the Upstate. She spends a lot of her free time reading, listening to audiobooks, and browsing antique malls. Anne currently lives in the Greenville area with her son and cat, Atticus.

### Kathleen Moore

Kathleen has a long history in financial and professional services leveraging her analytical skills to optimize results for clients. Kathleen's focus is supporting the Global View team which embodies the same ideals as Ken, Global View founder, to further the company's mission of putting the clients' interests first.

After completing her formal education at James Madison University with a BBA and an International MBA at the University of South Carolina that took her to Europe, she accepted a position with Fluor as a Global Location Consultant. This position landed her and Ken in Greenville in 1997, and the North Main area has been home ever since.

She has worked for companies that require a high degree of financial accuracy in projections for accounting to current and potential investors in roles at IBM, RBC, OB Hospitalists Group (a Greenville-based Inc 5000 fastest growing company). She has also worked for Price Waterhouse Coopers and KPMG and has always enjoyed summarizing relevant financials and telling the financial story to management and Boards for use in short-term and long-term decision making.

Kathleen spent a couple of years as Ken's caregiver and advocate as they researched and tried many treatments and sought medical advice from across the country. She applied for several clinical trials on Ken's behalf, and he participated in one at the National Institutes of Health in Bethesda, MD. Currently, Kathleen is applying the hard-fought knowledge to serve on a peer review panel for the Department of Defense's Congressionally Directed Medical Research Program for Kidney Cancer Research. She also volunteers her time to the non-profit KidneyCan by communicating with members of Congress to request their support of kidney cancer research.

Kathleen is also actively involved with her young adult children (Allison and Eric) and loves spending time outdoors and with friends.

### Shane Kozusko

As a Paraplanner, Shane works alongside our Advisors in managing client relationships and special financial planning needs, including retirement transition, education, and estate planning.

He joined the Global View team upon graduating from the University of Georgia with a BS in Financial Planning in 2022 and passing the Series 65 Uniform Investment Adviser Law Exam. Prior to attending the University of Georgia, Shane spent five years in the United States Army as an Infantryman with two deployments to Afghanistan. He is currently pursuing his Certified Financial Planner designation.

While in college Shane was part of the Student Financial Planning Association and the UGA Chapter of the Student Veterans Association. During his time in the Student Veterans Association, he assisted other veterans who recently got out of service with accessing their benefits. His father spent 27 years in the Army, which was a large influence on him joining the Army after high school. Shane's father also taught him the importance of good financial stewardship. This is what led him to pursue a career in Financial Planning.

Shane grew up in Peachtree City, Georgia. He enjoys spending time watching the Georgia Bulldogs, the Pittsburgh Steelers, soccer, and Formula 1 racing. When Shane is not watching sports, he is either outside with his wife and dog, working out, or spending time with friends. Shane currently lives in the Greenville area with his wife Jackie and their German Shepherd Sasha.

## 20. Part 2B Supplement Advisors

### Joe Hines

#### **Educational Background and Business Experience**

Joey, born in 1976, is a Certified Financial Planner®, has been working in the financial advisory business since 1996. He is a graduate of the University of South Carolina with a BS in Economics and Finance. Prior to Global View, Joey began his career at Merrill Lynch.

His primary focus is helping clients transition into a comfortable retirement. Joey leads clients through goal setting process, implementing financial plans, and gaining an understanding of estate planning and charitable giving. He also works closely with clients' estate planning attorneys and accountants.

The Certified Financial Planner™ designation requires significant experience, passing a comprehensive certification examination covering financial planning, tax planning, employee benefits and retirement planning, estate planning, investment management, and insurance. It also requires completing 30 hours of continuing education every two years.

#### **Disciplinary Information**

Does not apply.

#### **Other Business Activities**

Does not apply.

**Additional Compensation**

Does not apply.

**Supervision**

Joey's activities are supervised by the Chief Compliance Officer, Adam Wiles, and his paraplanner, Erin Milner. Adam Wiles can be reached at 864-272-0818.

**Requirements for State-Registered Advisers**

Does not apply.

## Adam Wiles

**Educational Background and Business Experience**

Adam, born in 1970, is a native of Iva, SC and graduated Cum Laude from Wofford College with a BA in Finance. While at Wofford, he participated on the football team as both a back-up and starting quarterback.

He has ten years of experience as a trader in the Commodity Lumber industry. He worked for two years at Merrill Lynch before joining Global View.

Adam is focused on investment strategy, retirement planning, risk management, and new client identification. He has extensive experience and training in identifying clients' needs and explaining solutions.

The Certified Financial Planner™ designation requires significant experience, passing a comprehensive certification examination covering financial planning, tax planning, employee benefits and retirement planning, estate planning, investment management, and insurance. It also requires completing 30 hours of continuing education every two years.

**Disciplinary Information**

Does not apply.

**Other Business Activities**

Does not apply.

**Additional Compensation**

Does not apply.

### **Supervision**

Adam's activities are supervised by the Joey Hines, and his paraplanner, Shane Kozusko. Joey Hines, can be reached at 864-272-0818.

### **Requirements for State-Registered Advisers**

Does not apply.

## **Matt Crider**

### **Educational Background and Business Experience**

Matt, born in 1985, is a Certified Financial Planner®, has been working in the financial advisory business since 2008. He is a graduate of the University of Cincinnati with a BA in Marketing and Management. He also is a graduate of Clemson University with a Master's in Business Administration. Prior to Global View, Matt began his career at Fidelity Investments.

Matt has a unique passion for teaching others how to become better stewards over their financial lives. He believes that enabling others in this way will allow for greater freedom in leading the life they are called to live. To accomplish this goal, Matt is committed to a long-term planning relationship that is built on expertise, trust, and integrity.

The Certified Financial Planner™ designation requires significant experience, passing a comprehensive certification examination covering financial planning, tax planning, employee benefits and retirement planning, estate planning, investment management, and insurance. It also requires completing 30 hours of continuing education every two years.

### **Disciplinary Information**

Does not apply.

### **Other Business Activities**

Does not apply.

**Additional Compensation**

Does not apply.

**Supervision**

Matt's activities are supervised by the Chief Compliance Officer, Adam Wiles. Adam Wiles can be reached at 864-272-0818.

**Requirements for State-Registered Advisers**

Does not apply.

**Shane Kozusko****Educational Background and Business Experience**

As an Advisor and CFP® Practitioner, Shane is an integral part of our team, managing client relationships and providing guidance for special financial planning needs, including retirement transition, education, and estate planning. He joined the Global View team upon graduating from the University of Georgia with a BS in Financial Planning in 2022 and passing the Series 65 Uniform Investment Adviser Law Exam. Prior to attending the University of Georgia, Shane spent five years in the United States Army as an Infantryman with two deployments to Afghanistan. While in college Shane was part of the Student Financial Planning Association and the UGA Chapter of the Student Veterans Association. During his time in the Student Veterans Association, he assisted other veterans who recently got out of service with accessing their benefits. His father spent 27 years in the Army, which was a large influence on him joining the Army after high school. Shane's father also taught him the importance of good financial stewardship. This is what led him to pursue a career in Financial Planning.

**Disciplinary Information**

Does not apply.

**Other Business Activities**

Does not apply.

**Additional Compensation**

Does not apply.

**Supervision**

Shane's activities are supervised by the Chief Compliance Officer, Adam Wiles. Adam Wiles can be reached at 864-272-0818.

**Requirements for State-Registered Advisers**

Does not apply.