

Form CRS Relationship Summary
March 31, 2022

Gibson Capital, LLC (“Gibson”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

For our **retail investors**, we generally provide **discretionary investment advisory services** through a strategic asset allocation approach. These services include recommending and monitoring investments and providing financial planning services. We also have the authority to buy and sell investments in client accounts. Clients may restrict **discretionary** authority through specific direction in their Investment Policy Statements. Our financial professionals review client accounts at least monthly, although significant changes in the level of assets may trigger more frequent review. **We do not accept authority to transfer money or other assets in or out of client accounts without a client signature, nor do we offer proprietary products of any kind.** Clients who choose **non-discretionary services** are ultimately responsible for investment decisions. All clients are required to execute an Investment Advisory Agreement. Gibson does not have a stated minimum relationship size.

For additional information, please see Form ADV Part 2A, Items 4, 5, 7, and 16 available [here](#).

Conversation Starters. Ask your financial professional:

- ***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?

You will pay us a quarterly fee based on a percentage of assets under our management. We generally charge a sliding scale based on the amount of assets a client has invested with us. We receive only advisory fees from advisory clients. Charging asset-based fees can present a conflict of interest. The more assets in your account(s), the more we will charge you. Therefore, we have an incentive to encourage you to increase your assets under our management.

You will also incur other costs associated with your account, among which are custodial fees, account maintenance fees, fees related to mutual funds, and other transactional and product level fees.

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 that you understand what fees and costs you are paying. For additional information, please see Form ADV Part 2A, items 4 – 6 available [here](#).

Conversation Starter. Ask your financial professional:

- ***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 that we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations we provide you. For example, even though we are fiduciaries and are obligated by law to act in your best interest, we may be incentivized to recommend that you keep your money invested with us rather than, for instance, purchasing a new home. However, because we do not accept any other fees or offer proprietary products, we do not have the associated conflicts those other investment advisers may have.

Conversation Starter. Ask your financial professional:

- ***How might your conflicts of interest affect me, and how will you address them?***

For additional information, please see Form ADV Part 2A, Items 6, 11, 12, 13, 14, and 17 available [here](#).

How do your financial professionals make money?

Gibson is a fee-only advisor and receives compensation solely from servicing its clients. Neither Gibson nor its staff receives economic benefits, including sales awards or other prizes, from any third party for providing advisory services. Gibson does not reward its staff based on a production or client acquisition model. We do not base any portion of compensation, including bonuses, upon the number or amount of sales, client referrals, or new accounts generated.

Do your financial professionals have legal or disciplinary history?

No. There are no disciplinary or legal events against Gibson or any individuals employed by the firm.

Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your professional:

- ***As a financial professional, do you have any disciplinary history? For what type of conduct?***

For additional information about our services, please see our [Form ADV Part 1](#), our [Form ADV Part 2A](#), our [Form CRS](#), and our [Privacy Notice](#). If you would like additional, up-to-date information or a copy of this disclosure, please call **724-934-3200** and ask to speak with the Chief Compliance Officer.

Conversation Starter. Ask your financial professional:

- ***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?***