

SEC Form CRS – Client Relationship Summary

March 3, 2026

Introduction

Point Windward Advisors, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services, fees and fiduciary obligations 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?

Point Windward Advisors, Inc. provides fee-based discretionary and non-discretionary portfolio management and financial planning services. We generally act as a discretionary investment advisor and manage portfolios using various investment strategies. Discretionary means we invest and reinvest the cash and securities in your account on a continuing basis without consulting with you in advance. For non-discretionary accounts, you decide whether to purchase or sell securities. We review the investment objectives and financial needs of the client and execute an appropriate portfolio strategy. The strategy and its underlying goals are used to create your portfolio. We review your accounts on a continuous basis to ensure they are being managed consistently and with a suitable investment strategy. We have a minimum account size of \$200,000 to manage your account and which we retain full discretion to adjust or waive at any time. For accounts with less than our minimum account size, we invest the account in ETF portfolio strategies.

More detailed information about our investment advisory business, client types, account minimums and investment strategies are included in Items 4, 7 and 8 in our [Form ADV Part 2A](#) (“Brochure”).

Conversation starters: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments for me or 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 typically will pay an annualized investment advisory fee, deducted quarterly from your account in arrears, based on a percentage of assets under management. Fees for discretionary investment advisory accounts vary by strategy and more information about our fee schedules can be found in Form ADV Part 2A, Item 5. As the fee is a percentage of your assets, the greater the value of the amounts in your investment advisory account, the more you generally will pay. We have an incentive for the value of assets in your account to increase because our fees would typically increase accordingly. Any mutual funds or exchange-traded funds products included in your investment advisory accounts may also charge certain fees and expenses. These fees will not be billed to you directly but could affect the returns on individual mutual funds or exchange traded funds held in your advisory account.

Other Fees: In addition to, and separate from investment advisory fees, you will pay other costs and charges in connection with your account transactions. Common examples include commissions and/or ticket charges for executing trades through [Beech Hill Securities as broker-dealer](#), custodian fees, and other account service 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 you understand what fees and costs you are paying.

For more detailed information about fees and compensation, please refer to Item 5 in our [Form ADV Part 2A](#).

Conversation starters: Help me understand how these fees and costs might affect my investments. If I give you \$100,000 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 providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must 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 is an example to help you understand what this means.

- All or substantially all of the securities transactions in your account are executed by Beech Hill Securities (“BHS”) as broker-dealer. Certain of our portfolio managers are dually registered with BHS and, as a result, they may be compensated from commissions from brokerage transactions that you pay depending on the fee schedule chosen.

More detailed information about our conflicts of interest is included in Items 4, 5, 6, 10, 11, 12, and 14 in our [Form ADV Part 2A](#).

Conversation starters: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated from a portion of the fees paid by you, and those that are dually registered with BHS may receive commissions from brokerage transactions that you pay. Financial professionals who also are employee owners or partners of the firm, are also eligible to receive a share of the firm’s profits. Some financial professionals also receive commissions from insurance products you purchase. Some of our financial professionals receive 12b-1 fees when mutual fund transactions are executed through BHS.

For more detailed information, please refer to Item 10 of our [Form ADV Part 2A](#).

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

Yes. To view this history, please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. Additional information can be found at FINRA Broker Check or www.pointwindward.com.

Conversation Starters: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For additional information about our services or to request a copy of the relationship summary, please contact your financial professional, via the Contact Us page at www.pointwindward.com, or call us at (212) 350-7250.

Conversation Starters. 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?

Addendum 1: History of Form CRS Changes

Date	Summary of Changes
March 2022	Updated the hyperlinks to our ADV disclosures and added hyperlinks to Beech Hill Securities disclosures and Form CRS. Removed unnecessary information. Made updates to clarify information provided. Added the fact that some of the financial professionals have insurance licenses and receive commissions on the sale of insurance products. Added the flat transaction fee charged by Beech Hill Securities.
March 2024	Updated the Form CRS to remove references to Beech Hill Securities as our affiliate since the two companies are no longer affiliated. Removed reference to the closed mutual fund. Added information about the ETF portfolio strategies. Updated the disciplinary section response to yes since an employee had disclosure items over 10 years ago.
March 2026	Changed the logo to reflect our new company name, Point Windward Advisors Inc. We were previously called Beech Hill Advisors, Inc.