

MAINSTREET INVESTMENT ADVISORS, LLC—RELATIONSHIP SUMMARY

ITEM 1: INTRODUCTION

MainStreet Investment Advisors is registered with the Securities and Exchange Commission (SEC) as an investment adviser and a wholly owned subsidiary of Fifth Third Bank, National Association. Brokerage and investment advisory services and fees differ. It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker dealers, investment advisers, and investing.

ITEM 2: RELATIONSHIPS AND SERVICES

—WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer regular advisory services in strategies utilizing various types of investments. We will work with you to develop an investment strategy to achieve your investment goals. You will have the opportunity to place reasonable restrictions with respect to the investments in your portfolio. The cash and securities comprising your portfolio will be held by a qualified custodian designated by you. As part of our standard services, we will have full *discretionary* authority to regularly and continually monitor and buy and sell investments in your account without asking you in advance. Depending on the strategy chosen, a minimum account size may apply. We may, in our sole discretion, waive the account minimum requirement.

For additional information, please see our [Form ADV, Part 2A](#) brochure, Items 4 and 7.

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?**

ITEM 3: FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

—WHAT FEES WILL I PAY?

The fee for advisory services is an *asset-based fee* billed in arrears based on the value of cash and investments in your advisory account at the end of each month or quarter. The fee schedule will be a flat rate, linear or tiered fee structure. A linear fee structure means, as the total assets in your account reach a new threshold, your entire portfolio of assets is billed at the lower percentage. Tiered means the fee is calculated by applying different rates to different portions of your total assets. When the account assets reach a new threshold, only those assets above the threshold are charged the successively lower percentages. The client agreement shall specify which structure applies.

You can be billed directly for the fees or elect to be invoiced and the fees debited from your custodian account. The more assets there are in your advisory account, the more you will pay in fees. We, therefore, have an incentive to encourage you to increase the assets in your account. In addition to the asset-based fee paid to us, if applicable, you also pay custodian fees, transactional fees and various fees related to mutual funds and exchange traded funds purchased for 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.

For additional information, please see our [Form ADV, Part 2A](#) brochure, Item 5.

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 we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. Here are examples to help you understand what this means:

- The firm advises or sub-advises advisory accounts for various type clients. We seek to ensure that all clients are treated fairly and equitably over time regardless of the type of client, level of services provided, or the nature of its fee compensation.
- The level of fee depends on the strategy chosen for your account. As a result, you could pay MainStreet a higher fee depending on the investment strategy selected for your assets and/or the restrictions you place on your account.
- We have soft dollar arrangements where the broker-dealer uses credits generated from commissions paid to pay for certain products and services on our behalf. A conflict of interest could result with regards to products obtained with soft dollars because of the incentive to use your commissions to purchase these products that we otherwise would purchase directly.

For additional information, please see our [Form ADV, Part 2A](#) brochure, Item 6.

Ask your financial professional—

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

—HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Portfolio Managers' compensation is composed of a salary plus incentive compensation based on a percentage of revenue earned from three main components: Originations, Managed Clients, and Performance Effectiveness. Relationship Managers' compensation is composed of a salary plus incentive compensation based on a percentage of revenue earned from two main components: Originations and Managed Relationships. These professionals are also eligible to receive varying amounts of restricted Fifth Third Bank stock under Fifth Third Bancorp's long-term incentive plan.

Compensation based on revenue could incent the employee to encourage clients to choose higher fee and/or higher risk strategies.

ITEM 4: DISCIPLINARY HISTORY

—DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes, for the firm. No, for the firm's financial professionals. Please see our [Form ADV, Part 1](#), Item 11.

Free and simple tools are available to research our firm and financial professionals at Investor.gov/CRS.

Ask your financial professional—

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

ITEM 5: ADDITIONAL INFORMATION

For additional information, please see our Form ADV, Part 2A brochure, available at <https://adviserinfo.sec.gov/firm/summary/146615>. Additionally, our current Form ADV, Part 2A brochure and this relationship summary are available by contacting MainStreet Compliance at 312.223.0270.

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?