

## **Glovista Investments**

### **408(b)(2) Disclosure Document**

This Disclosure Document provides an overview of the investment advisory services provided by Glovista Investments (“Glovista”) and the fees and other compensation charged for or otherwise related to such services, attributable to your retirement Plan.

Glovista is hereby providing to the responsible plan fiduciary or the plan for which it acts the following disclosures relating to Section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and Section 4975(d)(2) of the Internal Revenue Code of 1986, as amended (the “Code”), and the regulations thereunder (the “Services Exemption”).

This Disclosure Document is intended to be read in conjunction with Glovista’s current Form ADV Part 2A Disclosure which provides detailed information regarding our investment advisory services, our fees, our personnel, our other business activities and financial industry affiliations, and potential conflicts between our interests and your interests. The Form ADV Part 2A can be found at [www.glovista.net](http://www.glovista.net)

Under ERISA, a plan’s sponsor or other responsible fiduciary has a fiduciary responsibility to prudently select and monitor those hired to provide services to the plan, and their related fees and compensation, to ensure, among other things, that the compensation received by the service provider is reasonable in light of the services provided. Your Plan may also receive services from another service provider, such as a third-party administrator or recordkeeper, which are outside the scope of this Disclosure Document. For information on those services and related fees and expenses, please reference the disclosure documents specifically relating to those services or contact that service provider. If you have any questions concerning this Disclosure Document or the information provided to you concerning our services and compensation, or otherwise require any of the documents referenced in this Disclosure Document, please contact Glovista Investments at (212) 336-1540.

Clients participating in our investment advisory services, please refer to your Investment Advisory Agreement and related fee schedule.

**Services** – For a description of our services, please refer to our Form ADV Part 2A - Disclosure Brochure.

**Capacity** – In providing our services under this program, Glovista acts as both a fiduciary under ERISA and an investment adviser registered under the Investment Advisers Act of 1940, as amended.

**Compensation** – For a discussion of our direct fees, please see the “Fees” section of the Investment Advisory Agreement.

**Termination Fees** – There is no additional fee charged upon termination of an account.