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Part 3

FORM CRS

Disclosure Template

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Part 3/FORM CRS Disclosure

Is An Investment Advisor Account Right for you?

[Date]

[Firm Name]

We are state registered with the Securities and Exchange Commission as an [investment adviser and/or broker-dealer]. As an [investment adviser we provide advisory accounts and services. As a broker-dealer we provide brokerage accounts and services].

Brokerage and investment advisory services and fees differ and that it is important for you to understand the differences. This document gives you a summary of the types of services we provide and how you pay.

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.

Relationship and Services

If you open an advisory account, [you will pay an on-going **asset-based fee** at the end of each quarter for our services, based on the value of the cash and investments in your advisory account.]

We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (by phone or email) to discuss your portfolio.

You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a **discretionary account**) or we may give you advice and you decide what investments to buy and sell (a **non-discretionary account**).

Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might have lower costs.

Our Obligations to You

We must abide by certain laws and regulations in our interactions with you.

We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.

Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way that you can understand, so that you can decide whether or not to agree to them.

Fees and Costs

Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

The amount paid to our firm and your financial professional [generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account.]

Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investments over time. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment.

Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.

You will pay a transaction fee when we buy and sell an investment for you. You will also pay fees to a broker-dealer or bank that will hold your assets (called “custody”).

The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if you do not buy and sell.

Compare with Typical Brokerage Accounts

You could also open a brokerage account with a **broker-dealer**, where you pay a **transaction-based fee**, generally referred to as a commission, when the broker-dealer buys or sells an investment for you. Features of a typical brokerage account include:

- With a broker-dealer, you may select investments or the broker-dealer may recommend investments for your account, but the ultimate decision for your investment strategy and the purchase and sale of investments will be yours.
- A broker-dealer must act in your best interest and not place its interests ahead of yours when the broker-dealer recommends an investment or an investment strategy involving securities. When a broker-dealer provides any services to you, the broker-dealer must treat you fairly and comply with a number of specific obligations. Unless

you and the broker-dealer agree otherwise, the broker-dealer is not required to monitor your portfolio or investments on an ongoing basis.

- If you were to pay a transaction-based fee in a brokerage account, the more trades in your account, the more fees the broker-dealer charges you. So it has an incentive to encourage you to trade often.
- You can receive advice in either type of account, but you may prefer paying:

a **transaction-based fee** from a cost perspective, if you do not trade often or if you plan to buy and hold investments for longer periods of time.

an asset-based fee if you want continuing advice or want someone to make investment decisions for you, even though it may cost more than a transaction-based fee.

Conflicts of Interest

We benefit from the advisory services we provide you.

We can make extra by advising you to invest in certain investments, such as [____], because they are managed by someone related to our firm. Your financial professional also receives more money if you buy these investments.

We have an incentive to advise you to invest in certain investments, such as [____], because the manager or sponsor of those investments shares with us revenue it earns on those investments.

We can buy investments from you, and sell investments to you, from our own accounts (called “**acting as principal**”), **but only with your specific approval on each transaction**. We can earn a profit on these trades, so we have an incentive to encourage you to trade with us.

Additional Information

We encourage you to seek additional information.

We have legal and disciplinary events. Visit investor.gov for a free and simple search tool to research our firm and our financial professionals.

For additional information on our advisory services, see our Form ADV brochure on IAPD on investor.gov or on our website [SampleFirm.com/FormADV] and any brochure supplement your financial professional provides.

To report a problem to the SEC, visit investor.gov or call the SEC’s toll-free investor assistance line (800) 732-0330. If you have a problem with your investments, account or financial professional, contact us in writing at [____].

Key Questions to Ask.

Ask our financial professionals these key questions about our investment services and accounts.

1. Given my financial situation, why should I choose an advisory account?
2. Do the math for me. How much would I pay per year for an advisory account? What would make those fees more or less? What services will I receive for those fees?
3. What additional costs should I expect in connection with my account?
4. Tell me how you and your firm make money in connection with my account. Do you or your firm receive any payments from anyone besides me in connection with my investments?
5. What are the most common conflicts of interest in your advisory accounts? Explain how you will address those conflicts when providing services to my account.
6. How will you choose investments to recommend for my account?
7. How often will you monitor my account's performance and offer investment advice?
8. Do you or your firm have a disciplinary history? For what type of conduct?
9. What is your relevant experience, including your licenses, education, and other qualifications? Please explain what the abbreviations in your licenses are and what they mean.
10. Who is the primary contact person for my account? What can you tell me about his or her legal obligations to me? If I have concerns about how this person is treating me, who can I talk to?