

## FORM CRS - CUSTOMER RELATIONSHIP SUMMARY

### ***Introduction***

Ciccarelli Advisory Services Inc. 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 the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides information tailored to educate you about financial professionals.

### ***What investment services and advice can you provide me?***

Our firm offers non-discretionary investment advisory and financial planning services, which means that you make the ultimate decision regarding the purchase or sale of investments. Our advisory services include, but are not limited to:

Comprehensive Financial Planning  
Retirement Planning  
Investment Strategies Tailored to You  
Non-discretionary Investment Management  
Third Party Discretionary Management Selection  
Cash Flow Planning and Expense Analysis  
Tax Review and Analysis

Estate Planning  
Family Meetings and Retreats  
Life, Health, and Long Term Care Insurance  
Tax Deferred Annuity Review and Selection  
College Planning  
Purchase and Sale of General Securities  
Planning for the Family Business

#### ***For additional information including minimum investment amounts, please visit:***

<https://adviserinfo.sec.gov/firm/summary/110904> for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A).

#### ***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?***

For certain advisory services an ongoing fee will be paid based on the value of the relationship. Fees may also be one time for specific services. The amount paid is determined based on services selected and/or assets under management. Fees are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. Examples of the most common fees and costs are trade-related costs.

**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 our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at:**

<https://adviserinfo.sec.gov/firm/summary/110904>

**Conversation starters**

*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 investment advice we provide you. For example, the more assets there are in your advisory account, the more you will pay in fees. This means the Firm may therefore have an incentive to encourage you to increase the assets in your account.

**For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at:**

<https://adviserinfo.sec.gov/firm/summary/110904>

**Conversation starters**

*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?**

Our professionals are compensated based on factors such as the amount of assets they service, the time and complexity required to service clients, or the amount of assets they service and therefore earn higher compensation for investing more of your money.

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

Our firm has no disciplinary history. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

**Conversation starters**

*Ask your financial professional:*

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

**Additional Information**

You can find additional information about our services and request a copy of the relationship summary by visiting [www.casmonymatters.com](http://www.casmonymatters.com) or emailing GERALD SMITH at [gsmith@cas-rocnyc.com](mailto:gsmith@cas-rocnyc.com).

**Conversation starters**

*Ask your financial professional:*

- **Who is my primary contact person? Is he or she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?**