

Form CRS Customer Relationship Summary



Introduction

Colorado Financial Management LLC, A Lido Company (“CFM” or “Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees 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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer:

- Investment advisory and management services including:
 - discretionary account management, in which you delegate to CFM the authority to buy and sell investments and
 - non-discretionary account management, in which we conduct frequent monitoring and analysis of your investments, but you retain authority to authorize all investment transactions on the account
- Financial planning and consulting services, including planning for retirement, analysis of wills and estate plans, and other financial consulting

For additional information, please see Items 4 and 7 of the Firm’s Brochure, also known as the Form ADV, Part 2A. **Brochure**

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?

We charge an asset management fee to manage your investments, which is a percentage of your total investments managed by us, calculated based on the percentage of your managed investments' value as of the average daily balance in your accounts. A schedule of fees is included in the firm's Form ADV, Part 2A (Item 5), which can be found here: <https://adviserinfo.sec.gov/firm/summary/113216>.

The asset management fee is prorated by quarter and is paid per quarter in arrears in four quarterly increments. We generally negotiate fixed rate management fees for certain ultra-high-net-worth clients on a case-by-case basis. Although we believe that our asset management fee is competitive, you should be aware that lower fees for comparable services may be available from other investment advisers.

Depending on your investments, you may also pay other third-party fees, including brokerage, custodian, performance and account maintenance fees, fees related to mutual funds and ETFs, as applicable. Because our asset management fee increases as we manage more of your investments, we may be incentivized to encourage you to add more investments for us to manage on your behalf. 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. More specific information regarding fees is available in Item 5 of our Form ADV, Part 2A, which may be found here: <https://adviserinfo.sec.gov/firm/summary/113216>.

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COLORADO
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A Lido Company

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?

Because CFM is a Registered Investment Advisor, we have a fiduciary obligation to our clients. 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.

The Firm compensates one of its custodians, Schwab, for referrals made by Schwab to the Firm. The Firm receives research and additional benefits from its custodians without cost but clients do not pay more for investment transactions effected as a result of these benefits.

Conversation Starter. Ask your financial professional—

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

For additional information, please see Items 4, 5, 8, 9, 12, and 14 of the Firm's Brochure, also known as the ADV Part 2A, available here: <https://adviserinfo.sec.gov/firm/summary/113216>.

How do your financial professionals make money?

Our financial professionals are paid a salary based in part on the revenue generated by the assets under management for each investment advisor representative. They may also receive a small bonus for new clients added to the firm. This structure is a conflict of interest in that the compensation is based on the amount of assets overseen by each advisor.

Do your financial professionals have legal or disciplinary history?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional—

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

Additional Information

For additional information about our services, please see the Firm's Brochure, also known as the ADV Part 2A. If you would like additional, up-to-date information or a copy of this disclosure, please call 303-443-2433 to request up-to-date information and/or a physical copy of Form CRS, or visit <https://adviserinfo.sec.gov/firm/summary/113216>.

Conversation Starter. 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?