

CUSTOMER RELATIONSHIP SUMMARY

INTRODUCTION

Scott Snow (financial advisors) LLC (“s²(fa)”), is a fee-only investment advisor registered with the Securities and Exchange Commission. 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 www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

The investment advisory services rendered to clients result in identifying asset allocations (i.e. amounts allocated to stocks and bonds) that take into account various aspects of a client’s personal circumstances, particularly the client’s age, investment goals and objectives, time horizon, financial circumstances, investment experience, investment restrictions and limitations, and risk tolerance (“client circumstances”).

- Assistance in identifying a targeted asset allocation and portfolio design based on modern portfolio theory and the client’s circumstances. Generally, an Investment Policy Statement is prepared that reflects the client’s circumstances, identifies the target asset allocation and any restrictions imposed.
- Supplying client with mutual fund, ETF or investment manager recommendations matched to each asset class identified in the client’s target asset allocation for consideration. Since we manage investments on a non-discretionary basis, we only implement trades with your approval.
- Monitoring the performance of the client’s investments and reporting to the client, generally on a quarterly basis (more or less frequently if agreed to by the client) with respect to performance of the client’s portfolio against appropriate benchmarks.

Additional information about our advisory services is located in Item 4 of our [Firm Brochure](#).

Questions to Ask Us:

- **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 those qualifications mean?**

WHAT FEES WILL I PAY?

With regard to our fee-only investment advisory services, we generally work with clients with at least \$3 million in investable assets and charge an annual fee based on a percentage of the market value of the assets being supervised. You will be charged quarterly, in advance, based on the market value of the assets on the last day of the previous quarter. Our minimum quarterly fee is generally \$7,000 per quarter or \$28,000 per year. The fees are negotiable and the timing of payment varies. Although it is not a requirement that we deduct fees from client accounts, this approach is our standard practice.

In addition to our fees, you will also pay any mutual fund trading fees and internal expenses charged by the mutual funds, ETF’s and money manager fees. Our goal is to minimize these fees since we have an incentive to increase the value of your portfolio over time which will increase our fees.

A client investment advisory agreement may be terminated at any time, for any reason, upon receipt of written notice

Additional information about our advisory services is located in Item 5 of our [Firm Brochure](#).

Questions to Ask Us:

- ***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 PROVIDING RECOMMENDATIONS? HOW ELSE DOES YOUR FIRM MAKE MONEY, AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

As your investment advisor, we have a fiduciary duty 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.

Additional information about our conflicts of interest is located in Item 11 of our [Firm Brochure](#).

The firm revenue is directly correlated to increasing portfolio values and our quarterly fees. We do not receive any fees or economic benefit from the sale of securities to our clients or providers we recommend.

Questions to Ask Us:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are employees of the firm and are paid a monthly salary. They also receive bonuses and profit sharing contributions based upon the success of the firm and specifically upon the contributions of the employee; bonuses are related to meeting certain criteria including responsive client service, client feedback, and client retention.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. Visit www.Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

ADDITIONAL INFORMATION?

You can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov/> by clicking on the FIRM tab and then searching CRD #121222. If you would like additional, up-to-date information or a copy of this disclosure, please call (440) 871-7669.

Questions to Ask Us:

- **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?**

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