

Purtill Financial LLC  
Form CRS Customer Relationship Summary, 5-11-2020

Introduction	<p>Purtill Financial LLC 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 <a href="https://www.investor.gov/crs">Investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>We offer investment advisory services to retail investors, including investment management, financial planning, retirement planning, tax planning, and special projects consulting. Investment management includes analyzing securities and making recommendations on investments for client portfolios to meet their risk tolerance. We also provide a portfolio rebalancing service including a review of all individual securities at least once per year. Financial planning includes developing and maintaining a financial plan for clients to understand their likelihood of success in meeting their financial goals and retirement needs. We assist with employer retirement accounts and provide advice on pensions and lump sum rollovers. Occasionally we consult on a special project at an hourly rate for a non-asset management client.</p> <p>For all asset management clients, we monitor accounts and investments through daily downloads of transactions from the brokerage where the account is located. This is included as part of our standard services. We report on the client accounts monthly to every client in a monthly report.</p> <p>We only offer <b>nondiscretionary</b> services, meaning we will only execute our recommendations with prior client approval, and the retail investor makes the ultimate decision regarding the purchase and/or sale of investments.</p> <p>There are no limitations to our investment offerings other than what is available at a brokerage where a client account is located. We do not have account minimums or other requirements to open or maintain an account or establish a relationship with us.</p> <p><b>For additional information</b>, please see <a href="#">Form ADV, Part 2A brochure (Item 4)</a></p> <p><b>Conversation Starters.</b> Ask your financial professional:</p> <ul style="list-style-type: none"> <li>• Given my financial situation, should I choose an investment advisory service? Why or why not?</li> <li>• How will you choose investments to recommend to me?</li> <li>• What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</li> </ul>
<p>What fees will I pay?</p>	<p>We charge clients a percentage of assets under management or advisement. The current annual fee structure is 0.8% of assets under management or advisement for investment accounts held at brokerage firms and employer 401(k), 403(b), and 457 accounts and 0.4% of assets under management or advisement for 529 college savings plans. Invested assets in excess of \$1 million and up to \$3 million are billed at 0.65% annually. Invested assets in excess of \$3 million are billed at 0.5% annually.</p> <p>Minimum fees for investment management clients are currently \$250 per quarter. There is no minimum investment asset requirement for individual clients. Clients charged a percentage of assets under management or advisement are billed on a quarterly basis. Clients have the option to either have their fees deducted from their assets in certain brokerage accounts or to be billed for fees incurred.</p> <p>The more assets there are in a retail investor's account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.</p>

<p>What fees will I pay? (continued)</p>	<p>Clients may incur certain charges imposed by custodians or other third parties, such as trading fees, and internal management fees charged by mutual funds and exchange traded funds which are disclosed in a fund's prospectus.</p> <p>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.</p> <p><b>For additional information</b>, please see <a href="#">Form ADV, Part 2A brochure (Items 5, 6)</a></p> <p><b>Conversation Starter.</b> Ask your financial professional:</p> <ul style="list-style-type: none"> <li>• 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?</li> </ul>
<p>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?</p>	<p><b>When we act as your investment adviser</b>, 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. Here are some examples to help you understand what this means.</p> <p>In some circumstances, firm financial professionals will invest in the same securities as clients and there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored by the firm to reasonably prevent conflicts of interest between Purtill Financial LLC and its clients.</p> <p><b>Conversation Starter.</b> Ask your financial professional:</p> <ul style="list-style-type: none"> <li>• How might your conflicts of interest affect me, and how will you address them?</li> </ul> <p><b>For additional information</b>, please see <a href="#">Form ADV, Part 2A brochure (Items 10, 11)</a></p>
<p>How do your financial professionals make money?</p>	<p>The firm's financial professionals are paid on salary. The firm's financial professionals are not compensated based on factors such as the amount of client assets they service, the time and complexity required to meet a client's needs, or the investment or portfolio recommended. The firm and its employees do not receive sales commissions. All revenues that the firm receives are asset management fees or special project consulting fees paid directly by the firm's clients.</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>No, our financial professionals have no legal or disciplinary history to disclose.</p> <p>Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p> <p><b>Conversation Starter.</b> Ask your financial professional:</p> <ul style="list-style-type: none"> <li>• As a financial professional, do you have any disciplinary history? For what type of conduct?</li> </ul>
<p>Additional Information</p>	<p><b>For additional information about our services</b>, please visit <a href="http://www.purtillfinancial.com">www.purtillfinancial.com</a>. If you would like additional, up-to-date information or a copy of this disclosure, please call 440-484-5340 or email <a href="mailto:advisor@purtillfinancial.com">advisor@purtillfinancial.com</a>.</p> <p><b>Conversation Starter.</b> Ask your financial professional:</p> <ul style="list-style-type: none"> <li>• 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?</li> </ul>