

Princeton Global Asset Management, LLC (IARD #146644) Client Relationship Summary as of March 2024

Item 1. Introduction

Princeton Global Asset Management, LLC (“Princeton Global”) is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ. It is important for you to understand the differences. 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.

Item 2. Relationships and Services/What investment services and advice can you provide me?

We primarily offer discretionary investment advisory services to retail investors, retirement plans and IRA accounts. Princeton Global provides US, International and Global investment strategies that are customized to our Clients’ investment objectives and needs through equity, fixed income and balanced accounts. Our customization considers risk tolerance, time horizon, liquidity needs, tax considerations, and Client directed restrictions such as, but not limited to, social concerns, and all other pertinent issues of our Clients.

“Discretionary” means the client authorizes us to place trades in their account without notifying them in advance. In limited situations, we maintain non-discretionary authority which means we have to obtain client approval prior to placing a trade.

We also provide clients with financial planning and consultation services (e.g., analysis and recommendations for cash flow planning, asset allocation/investment planning and retirement planning). We provide quarterly reports and newsletters and are always available for client calls or in-office meetings. We monitor accounts daily using a computer program, but we generally only trade when our investment committee advises a change, you need or deposit cash, or your investments move far out of balance from the model.

The minimum portfolio size of \$1,000,000 however we may waive such minimums in certain situations.

For additional information, please see our ADV Part 2A Firm Brochure – Items 4,7,8, and 13:

<https://adviserinfo.sec.gov/firm/brochure/146644>

You may also wish 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 these qualifications mean?**

Item 3. Fees Costs, Conflicts, and Standard of Conduct/What fees will I pay?

We bill most clients an ongoing asset-based fee, charged quarterly in arrears. We do have a limited number of clients that we bill in advance. The annual fee varies (maximum of 1.50%) depending upon the market value of the assets under management and the type of wealth management services to be rendered. You will incur certain transaction costs and custody services in addition to our management fee. Some investments, such as mutual funds, ETFs and alternate investments (e.g., hedge funds) and Use of third-party managers impose additional fees from that of Princeton Global that will reduce the value of your investments over time. Our financial planning and consulting fees are negotiable, but generally are \$300 on an hourly rate basis, and from \$1,000 to \$25,000 on a fixed fee basis, depending upon the scope of the service(s) required.

You will pay fees and costs whether you make or lose money on your investments, and these will reduce any amount of money you might make over time. Please make sure you understand what fees and costs you are paying.

You may also wish 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 how much will be invested for me?

For additional information, please see our ADV Part 2A Firm Brochure – Items 4,5 and 12:

<https://adviserinfo.sec.gov/firm/brochure/146644>

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 impact the objectivity of the investment advice we provide you. Please note that the following conflicts are fully disclosed in our Firm Brochure upon engagement and the firm has implemented internal controls to ensure our clients receive advice that is in their best interests.

Princeton Global earns more fees as your account size increases. In certain situations, Princeton Global will recommend a retirement account rollover to an IRA in which we manage. In this instance, Princeton Global's recommendation to rollover assets presents a conflict of interest in that we receive management fees.

Certain representatives of Princeton Global maintain licenses with insurance agencies and may earn additional fees on certain insurance products that are purchased by its clients.

For additional information, please see our ADV Part 2A Firm Brochure:

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You may also wish to ask us:

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

How do your financial professionals make money?

All our professionals are paid based upon a fixed compensation structure based upon assets under management. No compensation is based upon any sales or product goals or metric that would impact a duty to act in your best interests.

Item 4. Disciplinary History/ Do you or your financial professionals have legal or disciplinary history?

No. Please visit Investor.gov/CRS for free and simple search tool to research Princeton Global and its financial professionals.

You may also wish to ask us:

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

Item 5. Additional Information

You may obtain additional information about Princeton Global including our most recent Client Relationship Summary form which is available at www.princetonoglobal.com or calling us at (609) 945-1781.

You may also wish to ask us:

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