



Portico Wealth Advisors, LLC is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and it is important to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

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

We provide comprehensive wealth management services. These include investment management and financial planning for all clients and may include risk management planning. Investment portfolios are tailored to the individual needs of each client (i.e., risk preference, time horizon, investment objective, and other considerations). We offer four distinct models (each with varying risk profiles), which provide a “target allocation” for the majority of clients. We do not restrict our advice to limited types of products or investments.

Each client portfolio is reviewed at the end of each calendar quarter, or more frequently as needed, e.g., major market disruptions, events such as death and job loss, substantive expenditures, and income requirements. Financial plans are reviewed at minimum annually.

There is no minimum initial investment required, but there is a minimum annual fee of \$8,500. Our investment advisory services are offered on a discretionary basis which means we don't need to call you when buying or selling in your account. You give us this authority when you sign our investment management agreement. This agreement will remain in place until you or we terminate it.

Additional information about our services is located in Items 4, 5, 7, 13 and 16 of our [Firm Brochure](http://adviserinfo.sec.gov/firm/brochure/151794) (adviserinfo.sec.gov/firm/brochure/151794).

- ✓ 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?**

You will be charged an annual fee, billed in quarterly installments. This fee is billed in advance based on your account value as of the last day of the prior calendar quarter. For example, your fees for January - March will be billed in January based on the December 31 account value. Our fees are set forth below:

<u>Assets Under Management</u>	<u>Annual Fee</u>
On the first \$2,000,000	0.85%
On amounts from \$2,000,001 - \$5,000,000	0.70%
On amounts from \$5,000,001 - \$10,000,000	0.55%
Amounts above \$10,000,000	Negotiable

These fees include financial planning. At our sole discretion, fee rates may be modified from the above schedule(s) based upon certain criteria (examples include, anticipated future additional assets, anticipated future earning capacity, total dollars managed, related accounts, negotiations with client, etc.).

The more assets you have in your advisory account, the more you will pay us. This gives us an incentive to encourage you to increase the assets in your account which will increase our fees. We have a conflict of interest when providing financial planning advice. If you decide to have us implement the advice given in the financial plan we are paid for investment management services as disclosed above.

The broker/dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our fee for advisory services.

You may also pay charges imposed by the custodian holding your account for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, and exchange traded funds charge additional fees that will reduce the value of your investments over time.

**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. Additional information about these fees and costs may be found in Items 5 and 12 of our [Firm Brochure](#).

- ✓ Help me understand how these fees and costs might affect my investment. 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 advisor? 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. Here are some examples to help you understand what this means.

We recommend Charles Schwab & Co., Inc. to serve as custodian to our clients. Schwab provides us with certain products and services at no cost that benefit us but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business. The receipt of these products and services creates a conflict of interest because it gives us an incentive to have clients choose Schwab as a custodian.

Additional information about our conflicts of interest is located in Items 12 and 14 of our [Firm Brochure](#).

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

### **How do your financial professionals make money?**

Financial professionals are compensated based on the fees earned by the firm, less any expenses. As such, they have an incentive to increase the assets in your account which will increase the compensation they receive.

### **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. [Investor.gov/CRS](http://Investor.gov/CRS) is a free and simple search tool to research Portico Wealth Advisors, LLC and our financial professionals.

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

### **Additional Information**

Additional information about our investment advisory services is available in our [Firm Brochure](#) ([adviserinfo.sec.gov/firm/brochure/151794](http://adviserinfo.sec.gov/firm/brochure/151794)) and our [website](http://www.porticowealth.com) ([www.porticowealth.com](http://www.porticowealth.com)). You may request a current copy of this relationship summary by calling (415) 925-8700 or download it [here](http://adviserinfo.sec.gov/firm/summary/151794) ([adviserinfo.sec.gov/firm/summary/151794](http://adviserinfo.sec.gov/firm/summary/151794)).

- ✓ Who is my primary contact? 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?



**Portico Wealth Advisors, LLC**  
Client Relationship Summary  
Form CRS/Form ADV, Part 3

February 2021

**Style Definition:** Heading 1, CRS Heading 1

**Style Definition:** CRS Convo Starters:  
Border: Box: (Single solid line, Custom Color(RGB(91,122,143)), 2.25 pt Line width)

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