

March 20, 2024

Safran Wealth Advisors, LLC

Safran Wealth Advisors, LLC is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ, and 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](https://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?

Safran Wealth Advisors offers high level financial planning and investment advisory services to retail investors.

We work closely with our clients to understand their personal life goals and values as well as financial objectives.

The financial plan serves as the framework for the investment recommendations. We provide investment management for all clients on a discretionary and non-discretionary basis. For non-discretionary accounts, our clients make the ultimate decision regarding the purchase or sale of investments, and on ongoing investment allocation and selection. We believe our clients are best served by broadly diversified portfolio with low expense ratios. Investment portfolios are comprised of no-load mutual funds, exchange traded funds and exchange traded securities. Portfolios are monitored on periodic basis and changes to investment portfolios are suggested when appropriate.

Our minimum fee is \$7,500. We may negotiate fees with a client based upon certain criteria such as historical relationship, current financial condition, and anticipated change in client's future financial situation.

For additional details please see our form ADV Part 2A Brochure Items 4 and 7.

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 offer our services on a fee basis. Our clients pay a flat retainer fee. The fee may be adjusted annually based on your financial planning needs and the market value of assets we advise on.

All fees paid to Safran Wealth Advisors are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. All mutual funds have expenses but not all mutual funds have sales charges, also known as commissions. **We do not accept commission-based compensation of any nature, nor do we accept 12b-1 fees.** In addition to the above, custodians and broker-dealers may charge transaction fees in connection with buying or selling of certain mutual funds. Mutual fund and stock transaction fees charged by our recommended custodian can vary.

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.

For additional details please see our form ADV Part 2A Brochure Items 5.A, B., C., and D.

Conversation Starters:

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 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 affect the recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

If we were to recommend a party to provide custody and brokerage services to your account, we may take into account the availability of products or services available from that party and not solely the cost of that party. We may also use any products or services for all our clients which may benefit us, so this is a conflict that arises out of us providing our services to you.

Conversation Starters:

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

For additional details please see our Form ADV Part 2A Brochure.

How do your financial professionals make money?

Our only source of compensation is direct fees paid to us from our clients. Our advisors are paid on the clients they serve, and the fees paid by our clients. Our advisors do not sell products or earn commissions.

Do you or your financial professionals have legal or disciplinary history?

Yes. Free and simple search tool to research you and your financial professionals are available at [Investor.gov/CRS](https://www.investor.gov/crs).

Conversation Starters:

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

For additional information please see our Form ADV Part 2 Brochure. Form ADV Part 2 and this Form CRS are available on our website www.safranwealthadvisors.com.

You may also contact us at 212.328.9530 to request up-to-date information and request copy of CRS.

Conversation Starters:

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?