

Florin Pensions LLC
June 29, 2020

FORM CRS

Florin Pensions LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We are a registered investment adviser that provides pensions and investment advice to UK expatriates, or other nationals generally residing in the US, who have existing UK-based pension plans. Our services include a review of your existing UK pension assets and risk tolerance and, where appropriate, recommendations with regard to potential transfer of such assets to a new pension provider and investment manager. In addition, we will notify you periodically regarding significant changes in UK pensions legislation that could impact your pension assets and provide ongoing advisory services. We offer you a review of your UK pension assets at least annually.

We do not provide discretionary management services. We work with a panel of selected UK investment managers that we recommend to clients, as applicable. Accordingly, we are not responsible for making the ultimate decision regarding the purchase or sale of your investments or the monitoring of your investments.

In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Detailed information regarding our services can be found in our Form ADV Part 2A (see Items 4, 7, and 8) by clicking this link <https://adviserinfo.sec.gov/firm/summary/161038>

Key Questions to Ask Your Financial Professional

- **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?

Our investment advisory fees vary depending upon the type of UK pension assets you transfer and the ongoing services we provide to you. The principal fees and costs associated with engaging us are an establishment fee and an annual fee. The establishment fee is based on a percentage of the pension assets transferred to a new pension provider. The annual fee is charged in arrears in monthly installments (although in certain cases will be quarterly or semi-annual installments) as a percentage of the value of the pension assets under management; as calculated by the applicable investment manager.

For clients with Florin Pensions prior to 25 July 2014 (or who received a written pension review prior to this date), we charge an annual fee consistent with the terms and conditions set out in the agreement with you. Refer to our Form ADV Part 2A (Item 5) for more details.

Every kind of fee involves possibilities for conflicting interests. For example, a fee measured on the value of assets under advice could motivate an adviser to recommend that you put more assets into your account.

Transferring and investing your pension assets will incur fees and expenses besides our fees. Examples of the most common fees and costs applicable to our clients, but not paid to Florin Pensions are: pension provider; investment manager; and other product-level fees associated with your investments.

For detailed information regarding our fees and costs, refer to our Form ADV Part 2A (see Items 5 and 6) by clicking this link <https://adviserinfo.sec.gov/firm/summary/161038>

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.

Key Questions to Ask Your Financial Professional

- **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 investment advice we provide you. Here are some examples to help you understand what this means.

As explained above, every kind of fee involves possibilities for conflicting interests. As the fees we charge are based on the value of your account, we could be motivated to recommend the initial transfer of your pension assets to a new pension provider or to recommend that you transfer more assets into your account.

For clients with Florin Pensions prior to 25 July 2014 (or who received a written pension review prior to that date), with an investment manager recommended by us and/or who remains with an investment manager which we continue to advise upon, we will in most cases have an ongoing compensation arrangement with the selected investment manager. This presents a conflict of interest and gives Florin an incentive to recommend investment products based on the compensation received rather than on a client's needs.

Refer to our Form ADV Part 2A for more information about our conflicts by clicking this link <https://adviserinfo.sec.gov/firm/summary/161038>

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue Florin Pensions earns from their advisory services and the amount of client assets that they service. This could create a conflict as our professionals could be motivated to recommend the initial transfer of your pension assets to a new pension provider or to recommend that you transfer more assets into your account.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple tool to research our firm and its financial professionals.

Key Questions to Ask Your Financial Professional

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

You can find additional information about our investment advisory services by accessing our brochure at <https://adviserinfo.sec.gov/firm/summary/161038>. You may request up-to-date information and request a copy of the relationship summary at 415-230-5377 or emailing info@florinpensions.com.

Key Questions to Ask Your Financial Professional

- **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?**