

Introduction

Single Point Partners, LLC ("Single Point") 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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Single Point provides personalized investment management and financial planning services. The firm provides financial advice to retail clients.

Wealth Logistics services are offered to all clients. This service begins with providing Single Point information including income, investments, savings, insurance, age, goals, financially-related projects, and any other items that are helpful to the firm in assessing a client's needs. The information is typically provided during personal interviews and may be supplemented with written information. Once the information is received, Single Point will discuss needs and goals with the client, including taking an active role in financial planning for the short, medium, and long term. Single Point will then proactively make recommendations for building a plan to meet those goals, and facilitate the tasks required to implement the recommendations and manage the client's investment accounts. In addition, Wealth Logistics clients will receive access to reports from Single Point that provide information not only regarding any assets managed by Single Point, but also any other assets for which information is reported to Single Point. Single Point will also spearhead communication with client's other financial professionals, to ensure that clients are properly leveraging their advisor's various areas of experience. It is imperative that clients receiving Wealth Logistics services keep Single Point informed of all matters in their financial lives, as a change in one area may significantly affect recommendations in another area.

Asset Management

When we manage investment accounts for Wealth Logistics clients, we will begin by determining investment guidelines, so that we can determine the model portfolios which meet your needs. Some examples of guidelines include your risk tolerance, or a maximum amount of assets to be held in non-U.S. investments, or a limit on the amount of stocks in your portfolio. Single Point will develop these guidelines through the Wealth Logistics service described above. When we perform asset management services, we generally will do so on a discretionary basis. This means that while your advisor will communicate regularly with you, Single Point will not seek specific approval of changes within your portfolio. If Single Point is managing your assets, you may place reasonable restrictions on the types of investments in an account or portfolio. Because Single Point takes discretion when managing accounts, clients engaging the firm will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) through an Investment Management Agreement that outlines the responsibilities of both the client and Single Point. In limited circumstances, we may provide investment management services on a non-discretionary basis such that we will consult with the client prior to implementing any investment recommendation. Clients should be aware that some recommendations may be time-sensitive, in which case recommendations not implemented because we are unable to reach a non-discretionary client may not be made on a timely basis, and therefore the client's account may not perform as well as it would have had Single Point been able to reach the client for a consultation on the recommendation. Single Point generally recommends exchange traded index funds, however client portfolios may also include a mix of mutual funds, index funds, stocks, bonds, options, and other securities necessary to meet client's investment objectives.


For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients available by [clicking here](#).



"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?

All clients will be required to execute a written agreement that will describe the type of services to be provided and the fees, among other items.

The fees for investment advisory services will be an annual fixed dollar fee between \$7,500 and \$50,000 based on the client’s net worth in accordance with a set fee schedule. Fees may be negotiable in limited situations based on the nature of the client’s individual situation including the size of the account, complexity of asset structures, and other factors. If you are under the age of 40, and your Net Worth has not yet eclipsed \$1.0 MM, you may be eligible for our Wealth Start-Up pricing. Wealth Start-Up pricing receives our full Wealth Logistics service at a reduced price of \$350/mo.

Fees will be payable at the inception of the engagement, and either debited quarterly from an account designated by the client or in such other manner the client directs. There are several other fees that can be associated with holding and investing in securities. Clients are responsible for fees including transaction fees for the purchase or sale of a mutual fund and commissions for the purchase or sale of a stock or bond. Mutual fund expenses are not included in management fees because they are deducted from the value of the shares by the mutual fund manager.


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 more specific information regarding our fees, please refer to our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).

 ***“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.

For more specific information regarding our fees, please refer to our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).

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

How do your financial professionals make money?

Financial professionals of Single Point are paid a portion of the advisory fees collected from clients. Financial professionals are also paid a salary and bonus based on overall company performance.


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

No. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs).


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

Additional Information

Additional information about our investment advisory services can be found at www.SPCFO.com. A copy of our relationship summary can also be requested by calling (617)600-0510 or by [clicking here](#).

 ***“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?”***

 = Conversation starter. Consider asking your financial professional these questions.