

## CLIENT RELATIONSHIP SUMMARY

SAVVI Financial LLC is registered as an investment advisor with the Securities and Exchange Commission (“SEC”). Registration with the SEC does not imply a level of skill or training. 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 <https://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 offer two types of services to our clients: the SAVVI Platform (<https://savvifi.com/>) and SAVVI Wealth Partners (<https://savviwp.com/>).

The **SAVVI Platform** offers online investment and financial advice, including goal-based financial planning, investment advisory, and retirement income solutions. SAVVI provides investment advice based on personal information you provide on our interactive website. Our recommendations are not limited to any specific product or service offered by any broker dealer or insurance company. You will receive a personalized strategy for spending, saving, investing and protecting your assets. Depending on the version of the Platform that you access, you may also receive asset allocation advice and plans with multiple goals. We may recommend our SWP service, but you can use SAVVI without it. The SAVVI Platform is accessible directly at our website and is also offered through employer benefits programs. We do not manage your assets on the SAVVI platform; you must decide whether to follow any of our recommendations. For additional information about the SAVVI Platform, see Item 4 in our Form ADV 2A Brochure:

<https://www.savvifi.com/legal/form-adv/>

**SAVVI Wealth Partners (“SWP”)** provides you with Financial Life Planning and portfolio management services. In providing financial planning services, we may utilize the same software as the SAVVI Platform. Once we have developed your comprehensive financial plan, we prepare an Investment Policy Statement which identifies the investment strategy that we believe is most appropriate for your investment portfolio. If you select us to manage your portfolio, the investments in the portfolio often consist primarily in shares of exchange-traded funds (“ETF”s) though they may include other investments as well. We will have discretionary authority over the investments in your account, subject to any restrictions you impose. We monitor your account continuously. Your investment representative will be reasonably available for consultation. For additional information about SWP’s services, see Item 4 in our Form ADV 2A Brochure: [https://www.savviwp.com/docs/SWP\\_ADV\\_Part\\_2A.pdf](https://www.savviwp.com/docs/SWP_ADV_Part_2A.pdf)

### **Ask our investment professionals:**

***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 relative experience, including your licenses, education and other qualifications?***

### ***What fees will I pay?***

Please note that 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. We reserve the right, in our sole discretion, on a case-by-case basis, to negotiate fees.

**SAVVI Platform Fee:** If you access the SAVVI Platform directly from our website, the standard range of fees, depending on the service level, is \$5-\$29, paid in advance on a monthly basis (equal to \$60-\$348 per year). We may offer promotional rates or alternative fee arrangements for limited periods as part of our marketing efforts. Our lowest-cost service features advertisements. We get paid by third parties whose advertisements we run (We do not endorse the advertised products or services.) When we offer the SAVVI Platform through employers, the fee may be paid by the employer or by a benefits administrator. If charged to employees, the fee will range from \$6.00 to \$8.00 per month. There are no other expenses associated with your SAVVI Platform account. If you decide to act on our recommendations, there will be fees and expenses associated with investments and financial transactions. For additional information about our SAVVI Platform fees, see item 5 in our Form ADV 2A Brochure: <https://www.savvifi.com/legal/form-adv/>

**SWP Financial Life Planning Fee:** The fee ranges from \$1,500 to \$5,000 or greater, depending on the complexity of your financial situation. You pay \$500 upfront and the remainder when we deliver the plan. After the initial plan is created, you can choose to have an on-going planning relationship with us for a fixed quarterly fee, paid in arrears. Typically, the quarterly fee will be \$1250, though it may range from \$250 to \$5,000 or more, depending on the plan’s complexity. Under certain conditions, if you have a managed investment portfolio account with us, you may receive financial planning services at no additional cost.

**SWP Managed Investment Portfolio Fee:** This fee is computed as a percentage of the value of the assets in your account. This fee is generally billed quarterly in arrears. Depending on the size of the portfolio, the fee ranges from 1.25% (for accounts up to \$250,000) to 0.75% (for accounts over \$3,000,000). Accounts for certain members of your family or related businesses may be combined in determining the fee rate. Generally, the minimum account size is \$100,000. If we accept a smaller account, we will charge a negotiated flat fee. Fees for accounts of \$10,000,000 or greater are negotiable.

You will also pay certain fees and expenses to third parties, including an investment platform fee, custodial fees, and brokerage and transactional expenses. Mutual funds and ETFs also pay fund-level fees and expenses, including brokerage. For additional information about SWP fees, see Items 5 and 6 in our Form ADV 2A Brochure: [https://www.savviwp.com/docs/SWP\\_ADV\\_Part\\_2A.pdf](https://www.savviwp.com/docs/SWP_ADV_Part_2A.pdf)

**Ask our investment professionals:**

***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 that we provide you. For example, when we charge an asset-based fee, the more assets that are in your account the more you will pay to us in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. In addition, some of our investment professionals are licensed insurance agents who may recommend products for which they will receive a commission, which creates a conflict of interest. On the SAVVI Platform, we may accept advertising from third party financial service firms for which we are paid. We do not recommend or endorse these firms.*

**Ask our investment professionals:**

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

For additional information about conflicts of interest, please review our Form ADV 2A Brochures:

<https://www.savvifi.com/legal/form-adv/>

[https://www.savviwp.com/docs/SWP\\_ADV\\_Part\\_2A.pdf](https://www.savviwp.com/docs/SWP_ADV_Part_2A.pdf)

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

We have a fiduciary duty to act in your best interest at all times. However, many of our investment professionals are part owners of the business and therefore make money from the profits of the firm. They may also receive salaries and bonuses. They have an incentive to encourage you to use our services, increase the size of your account, and to rollover retirement assets into an account with us. They may also recommend insurance products that could pay them commissions.

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

Neither SAVVI Financial nor its principal owners or employees have ever been disciplined by any governing authority, including any regulatory agency. Visit <https://Investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

**Ask our investment professionals:**

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

**Additional Information** about SAVVI Financial is also available on the SEC's website at <https://www.adviserinfo.sec.gov>. The searchable IARD/CRD number for SAVVI Financial is 169196. To request up-to-date information or request a copy of this relationship summary, contact us at 781-583-7014 or by email at [cco@savvifi.com](mailto:cco@savvifi.com).

**Ask our investment professionals:**

***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?***