

# Infusive Asset Management, Inc.

## Form CRS Customer Relationship Summary

JUNE 21, 2022

### ITEM 1 - Introduction

Infusive Asset Management, Inc. (“Infusive”) is registered with the Securities and Exchange Commission (“SEC”) 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.

### ITEM 2 – Relationships and Services

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

Infusive provides investment advisory services to a single retail customer in a separately managed account structure (the “SMA”). Infusive does not otherwise market to or seek to provide services to retail customers. Infusive has discretionary investment authority on behalf of account holder of the SMA in accordance with the investment management agreement. Such discretion is to be exercised in a manner consistent with the investment objectives and financial situation for the particular client account and in accordance with the applicable agreement. As part of its services to the account holder of the SMA, Infusive provides ongoing monitoring and review of account performance and asset allocation consistent with stated client investment objectives.

We do not make available or limit our advice only to proprietary products, or a limited menu of products or types of investments, except where we are engaged to manage a client’s allocation of investments among funds we manage.

For additional information regarding our services, please see [Form ADV Part 2A, Items 4, 7 and 16](#).

#### **Conversation Starters – ask your financial advisor:**

- 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?

### ITEM 3 – Fees, Costs, Conflicts and Standard of Conduct

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

The account holder of the SMA pays an asset-based advisory fee to Infusive for providing investment management services in accordance with the terms of the investment management agreement unless Infusive agrees to an arrangement whereby such fees are waived in certain circumstances. When the SMA is invested in exchange traded funds (“ETFs”), then no waivers are applied to either the SMA or at the ETF level. Instead, the fees are aggregated together.

Infusive generally bills its advisory fees at the end of each quarter unless otherwise stated in the client’s investment management agreement. You should be aware that asset-based advisory fees create a conflict of interest because we earn more fees if there are more assets in your account and, as a result, we have an incentive to encourage you to increase the assets in your account. At our sole discretion, any advisory fee may be waived, in whole or in part for such period or periods as we may determine in its absolute discretion.

Client accounts that invest in ETFs, will indirectly bear their proportionate share of the advisory fees and other operation expenses of such ETFs (to the extent consistent with the applicable law and a client’s contract) and will be subject to the risks associated with the portfolio investments of those ETFs. We do not receive economic benefits from non-clients for providing investment advice and other advisory services. Neither we nor any of our related persons directly or indirectly compensate any person who is not a supervised person, for client referrals.

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 information, please see [Form ADV, Part 2A Items 5.A., B., C., and D](#) and other applicable documents.

### **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 a fiduciary duty 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: (1) Since Infusive charges asset based fees, the more assets there are in your account, the more you will pay in fees, and Infusive may therefore have an incentive to encourage you to increase the assets in your account. (2) We or our affiliates may accept performance-based allocation arrangements that create an incentive for us to recommend investments that may be riskier or more speculative than those which we would recommend under a different arrangement.*

We may invest your assets in affiliated funds in accordance with the terms of your investment management agreement. In such cases, you will generally bear the fees and expenses charged by the fund to their shareholders, such as management and administrative fees, in addition to our advisory fees for the separate account program. As such, we have a conflict of interest because we receive an asset-based advisory fee for managing your account and additional advisory fees by investing your assets in an affiliated fund. The funds may also be subject to expenses that a separate account would not have. Additionally, in favorable markets, a fund's need to retain cash or to liquidate securities to meet redemption requests may cause its performance to fall below that of a separate account that does not have similar cash or liquidity needs and thus can remain fully invested.

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

Our professionals are paid salaries with bonus incentives based on the profitability of the firm and performance of their responsibilities.

For additional information related to risks and conflicts related to your account or your relationship with Infusive, please see [Form ADV Part 2A, Items 4, 5, 10 and 14](#).

### **Conversation Starters - ask your financial advisor:**

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

## **ITEM 4 – Disciplinary History**

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

No. Neither Infusive nor any of our financial professionals have a disciplinary history. A free search tool to research us and our financial professionals is available at [investor.gov/CRS](http://investor.gov/CRS).

### **Conversation Starters - ask your financial advisor:**

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

## **ITEM 5 – Additional Information**

**Additional information about our services is available by visiting <http://www.infusive.com/>. If you would like to request a copy of this Customer Relationship Summary or other available, up-to-date information regarding Infusive, please contact us at [brett@infusive.com](mailto:brett@infusive.com) or by telephone at +44 203 917 5949.**

### **Conversation Starters - ask your financial advisor:**

- 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?