

# Form ADV Part 3 – Client Relationship Summary

Date: 06/09/2021

## Item 1: Introduction

CENTIMILLIONAIRE ADVISORS, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

*Questions to ask us: 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 investment services and advice can you provide me? We specialize in sourcing niche industry specific direct investment deal flow and offers related insights, tools, and resources geared towards ultra-wealthy families. We operate as an “internet investment adviser,” meaning our investment advice is provided online only, via a matching algorithm designed to pair clients with appropriate deals. We do not take on investment discretion for clients and does not manage the client’s overall financial situation. Instead, we seek to provide access to deals that for the client to consider within their overall investment portfolio.

Separately, we also act as a solicitor, recommending certain third-party investment advisers

We do *not* monitor client accounts and do *not* have a minimum account size. Our firm offers solely non-discretionary services, and thus the retail investor makes the ultimate decision regarding the purchase or sale of investments. We limit the types of investments that are recommended, but do not offer solely proprietary products. Please also see our Form ADV Part 2A (“[Brochure](#)”), specifically Items 4 & 7.

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

*Questions to ask us: 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?*

What fees will I pay? Our fees vary depending on the services you receive. Whenever possible we implement performance only fees (typically **10%**) when it comes to our direct investment programs built for families. For more time-intensive investments, CA LLC will charge a performance fee up to **20%**. The fee is negotiable, based primarily on the size and type of client. For smaller investors, who are not qualified clients, we charge a negotiable one time advisory fee of 5%-20% at the start of the investment which cover the entire 2-7 year investment period, so it averages out to a 1%-3% per year fee on average in our direct investments. Our advisory fees are normally either collected directly from the investment firm or invoiced to the client. To do this, we require communication and transparency with the investments firms in which capital is placed. Fees are typically quarterly in

arrears for any cash flow distributions, cash disbursements, profits, or exits over the applicable quarter. This means you may pay our fees even if you do not have any transactions. The advisory fee paid to us may vary based on the type of investments selected and thus we have an incentive to promote investments that pay us more money. Please see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Some investments impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will often pay transaction fees, if applicable, when we buy or sell an investment for your account. **You will pay certain 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.** Please also see our [Brochure](#) for additional details.

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: You should be aware that, for performance-based fee arrangements, we make more money the better your investment returns are, so we have an incentive to recommend riskier investments due to the higher risk/higher reward attributes.*

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Moreover, we receive compensation from third parties for recommending certain investments or advisers and thus have an incentive to recommend those investments or advisers over other choices. Please also see Item 10 of our [Brochure](#) for additional details.

#### Item 4: Disciplinary History

Questions to ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

#### Item 5: Additional Information

Questions to ask us: *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?*

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/299484> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at (305) 333-1155.