



Form CRS Relationship Summary

March 26, 2025

FIFIT LLC is an investment adviser registered with the Securities and Exchange Commission (SEC). FIFIT LLC is not registered as a broker-dealer with the SEC. The summary below highlights the nature of investment advisory relationships with our clients. Brokerage and investment advisory services fees differ, and it is important for you to understand those differences. For more general information about different financial professionals and investing, including free and simple tools to research firms and their representatives, visit the SEC's website at www.Investor.gov/CRS.

Please take some time to review this information and ask any questions you may have.

What investment services and advice do you provide?

We provide financial planning and portfolio management services to individuals, high net-worth individuals, banking or thrift institutions, investment companies, business development companies, pool investment vehicles, pension and profit sharing plans, charitable organizations, corporations or other businesses, state or municipal government entities, other investment advisers, insurance companies.

For Investment Advisory Services, FIFIT LLC monitors and makes the investment decisions for investment selection, purchasing or selling and timing. (No minimum balance). Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least an annual basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.

For Financial Planning Services FIFIT LLC provides ongoing financial planning including developing a financial plan, monitoring the plan and working with our clients on an on-going basis to address their current investment allocation, current issues a client is facing and more. Financial Planning Services are offered to Investment Advisory Services fee waived. (No minimum balance). If you are only engaging our firm in financial planning services, we will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts. FIFIT LLC does not maintain any authority to execute trades or move money on your behalf, all transactions are up to the client to execute.

To learn more about specific services, please email us at scott@fifitllc.com to receive a copy of our ADV Part 2 Brochure document.

Questions to Ask:

"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?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For investment management service, we will deduct fees directly from your managed account (asset-based fees) on a quarterly basis. For ongoing financial planning services, we charge annual fees that are paid monthly in arrears to

Develop and implement their plan and recommend any changes on an on-going basis and ensure the plan is up to date.

We are paid for investment management services based on a percentage of your managed account value. The more assets in your accounts, the more money FIFIT LLC earn, so we have an incentive to encourage you to

invest more assets. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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.

Questions to Ask:

"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?

All recommendations regarding your advisory account will be in an investment adviser capacity. When we, FIFIT LLC, act as your investment adviser, we must 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.

- While the only fees we collect are from our client's directly, it does create an incentive to have more of your assets managed by FIFIT LLC.
- FIFIT LLC or our representatives may hold an interest in securities that our clients also own.

Questions to Ask:

"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 with a salary with discretionary bonuses paid based on the financial performance of FIFIT LLC and are not paid commissions.

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Questions to Ask:

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

Where can I find additional information?

For additional information about our services, email us at scott@fifitllc.com to receive up-to-date information or a copy of this disclosure.

Questions to Ask:

"Who is my primary contact person? "

"Are they 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?"