

Customer Relationship Summary

Form CRS

July 2023

Item 1: Introduction	Ando Arashi is an investment adviser registered with the Pennsylvania Department of Banking and Securities offering advisory 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 for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.
Item 2: Relationships & Services	<p><i>What investment services and advice can you provide me?</i></p> <p>Ando Arashi offers investment advisory services to retail investors. Ando Arashi does not manage clients' investment portfolios, either on a discretionary or non discretionary basis. For all non discretionary accounts the retail investor makes the ultimate decision regarding the purchase or sale of investments. We limit the types of investments that are recommended since not every type of investment is needed to create an appropriate portfolio. There are no minimum account requirements.</p> <p>For additional information, please see Form ADV, Part 2A brochure</p>
Item 3: Fees, Costs, Conflicts & Standard of Conduct	<p><i>What fees will I pay?</i></p> <p>Ando Arashi offers its services on a fee basis, which may include fixed fees, as well as fees based upon assets under management. Currently Ando Arashi offers a one-time financial health checkup for \$99 flat fee and no future obligations. For clients that desire an ongoing financial planning service, the upfront initial fee is negotiable between \$0-\$750, In addition, there is an annual fee of \$5,400 billed monthly in arrears.</p> <p>Clients may also incur certain charges imposed by the Financial Institutions, custodial fees, charges imposed directly by a mutual fund or ETF in the account, which are disclosed in the fund's prospectus (e. fund management fees and other fund expenses), deferred sales charges, odd lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Additionally, for assets outside of any wrap fee programs, clients may incur brokerage commissions and transaction fees. Such charges, fees and commissions are exclusive of and in addition to Ando Arashi's fee.</p> <p>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 and to help you understand what conflicts exist around how the firm charges fees, please see Form ADV, Part 2A brochure</p>

	<p><i>What are your legal obligations to me when acting as my investment adviser?</i></p> <p>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 affect the recommendations we provide you.</p> <p><i>How do your financial professionals make money?</i></p> <p>Ando Arashi's financial professionals are paid salaries. Employees do not receive commissions, in connection with providing investment advice to clients.</p>
Item 4: Disciplinary History	<p><i>Do you or your financial professionals have legal or disciplinary history?</i></p> <p>No.</p> <p>To confirm this fact, visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p>
Item 5: Additional Information	<p>For additional information about our services please visit www.ando-arashi.com or the SEC's website at www.adviserinfo.sec.gov and search CRD # 325829 If you would like more up to date information or a copy of this disclosure, please contact Ando Arashi's office at 717-280-8008.</p>

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