
INTRODUCTION

Formulate Financial LLC ("Formulate") is registered with the Securities and Exchange Commission 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Formulate provides ongoing, continuous investment advisory services to individuals, families, trusts, business and retirement plans. The process begins with establishing the client's goals and objectives through meetings and conversations. Formulate then develops an individualized investment allocation using generally bonds, exchange traded funds, and stocks. Each portfolio is customized to the client and focuses on diversification, as well as creating income streams for retirement.

For retirement plans Formulate offers fee based qualified retirement plan services that provide non-discretionary and discretionary Investment Fiduciary Services to Sponsors and Trustees of qualified retirement plans. Formulate will assist plans in establishing a menu of mutual funds and / or models to offer to participating employees of the qualified retirement plan. Employees will self-direct the investments of their accounts within the plan.

Formulate manages assets on a discretionary and non-discretionary basis and does not have account minimums. It is only in limited circumstances Formulate will provide asset management services on a non-discretionary basis where you as the client make the ultimate decision regarding the purchase or sale of investments.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business which can be accessed by [CLICKING HERE](#).

Questions to Ask Your Professional:

- *"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?

Investment advisory fees range from 0.00% to 2.00% per year. The advisory fee is paid quarterly, in advance, and the value used for the fee calculation is the net value as of the last market day of the previous quarter, including any cash in the client's account. For example, if your annual fee is 1.00%, each quarter we will multiply the value of your account by 1.00%, then divide by the number of days in that calendar year and multiply that number by days in the quarter to calculate our fee. Fees are also prorated for inflows and outflows calculated using the number of days including the date of deposit. The annual fee is then multiplied by the value of the account at the end of the billing cycle, divided by the number of days in the calendar year and then multiplied by the days the deposit was in the account and managed by Formulate. Withdrawals are calculated in the same manner except it is multiplied by number of days in the quarter the money is not in the account and not managed by Formulate resulting in money due back to the client. The prorated and normal asset management fees are calculated at the same time.

Retirement Plan Services are charged either on a fixed fee basis or a percentage of plan assets basis. Generally, retirement plan fees vary from 0.00% to 2.00% per annum of the market value of a client's assets managed by Formulate. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. Retirement plan sponsors pay fees directly or have the fees deducted from plan assets as directed by the agreement between the plan sponsors, the recordkeeper and Formulate. The fees are calculated by the recordkeeper and deducted from the plan by the recordkeeper and paid to Formulate accordingly.

There are a number of other fees that can be associated with holding and investing in securities. Expenses of a mutual fund or ETF will not be included in management fees, as they are deducted from the value of the shares by the manager. When selecting mutual funds that have multiple share classes for recommendation to clients, Formulate will take into account the internal fees and expenses associated with each share class, and it is Formulate's policy to choose the lowest-cost share class available, absent circumstances that dictate otherwise. For complete discussion of expenses related to each mutual fund or ETF, you should read a copy of the prospectus issued by that fund. Formulate can provide or direct you to a copy of the prospectus for any fund that we recommend to you.

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 more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation which can be accessed by [CLICKING HERE](#).

Questions to Ask Your Professional:

- *"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 we provide you.

Formulate nor it's related persons have any conflicts to disclose other than the above.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation, as well as Item 10.C of the ADV Part 2A for more information regarding related persons which can be accessed by [CLICKING HERE](#).

Questions to Ask Your Professional:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Financial professionals of Formulate are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses. Please reference the above fee description section for conflicts of interest.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs).

Questions to Ask Your Professional:

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

ADDITIONAL INFORMATION

Additional information about our investment advisory services can be requested by calling (561) 269-0330 or by [CLICKING HERE](#).

Questions to Ask Your Professional:

- *"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?"*