

December 2025

## Form CRS: Client Relationship Summary

### Item 1: Introduction

Pulliam Family Office, LLC (the “Firm”), is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisers and broker-dealers offer different services and charge different fees, and it is important for you to understand the differences. Free and simple online tools can help you understand those differences and allow you to research firms and financial professionals at the SEC’s investor education website ([www.investor.gov/CRS](http://www.investor.gov/CRS)).

For more information about us, visit [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Item 2: Relationships and Services

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

We offer investment advisory services, which include discretionary and non-discretionary investment management, financial planning, and family office services. If you open an advisory account with us, we will meet with you to evaluate your specific investment objectives, risk tolerance, time horizon, liquidity constraints, and other related factors before making investment recommendations to you.

When we manage your assets on a discretionary basis, we have the authority to make investment decisions and buy and sell securities on your behalf without asking you in advance. For certain assets not held by a custodian we work with (such as assets held in a 401(k) plan), we will make investment recommendations to you, but you are responsible for accepting or rejecting our recommendations as well as buying or selling the investments.

Although our advice is not limited to certain types of investments, our investment advice focuses on investments in individual stocks and bonds, exchange-traded funds (“ETFs”), mutual funds, annuities, and alternative investments, including private funds (including hedge and private equity funds) and managed futures. We monitor your investments on an ongoing basis, and account reviews are conducted at least once a quarter. We generally require a minimum portfolio of \$5 million in order to initiate an investment advisory relationship with us.

For more information about our services, please review Item 4 of our disclosure brochure, which can be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Conversation Starters:** Here are some additional questions you can ask us to learn more about our services:

- 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?

For our investment management services, the Firm charges you fees based on the amount of assets we manage or advise on your behalf. We charge those fees each quarter before services are rendered for the quarter. We will generally deduct our fees directly from your account. The more assets there are in your advisory account, the more you will pay in fees, and the Firm has an incentive to increase the assets we manage or advise on your behalf. For financial planning services, we charge a monthly retainer fee. For family office services, we charge hourly fees.

In addition to the fees we charge, other firms will also charge you fees and expenses in connection with the services we provide to you, which could include securities brokerage commissions; mark-ups and mark-downs on fixed-income transactions; futures commissions; other transaction costs; option premiums; reporting charges; charges imposed directly by a mutual fund or ETF in a client’s account, as disclosed in the fund’s prospectus (e.g., fund management fees, distribution fees, and other fund expenses); fees associated with private investment funds (including

management fees and carried interest); 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.

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 information about the fees and expenses you could pay in connection with our services, please review Item 5 of our disclosure brochure, which can be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Conversation Starters:** Here are some additional questions you can ask us about our fees:

- Help me understand how your 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. Here are some examples to help you understand what this means. For instance, when we provide you with financial planning or family office services, we have an incentive to recommend our investment management services to you because we can earn additional fees for providing such services. Additionally, One or more of our Supervised Persons will be licensed insurance agents and offer certain insurance products on a fully-disclosed commissionable basis. A conflict of interest exists to the extent that we recommend the purchase of insurance products where our Supervised Persons are entitled to insurance commissions or other additional compensation.

**Conversation Starters:** Here are some additional questions you can ask us about the conflicts of interest we face:

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

For more information about the conflicts of interest we face when rendering services to you, please visit [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

We compensate our financial professionals with distributions of profits from the Firm.

**Item 4: Disciplinary History**

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

No. To learn more about the Firm's investment professionals, please visit the free and simple online search tool available at [www.investor.gov/CRS](http://www.investor.gov/CRS).

**Conversation Starters:** Here is an additional question you can ask us.

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

**Item 5: Additional Information**

For more information about our services and fees, please visit [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). To request up-to-date information and/or a copy of our relationship summary, please call us at (972) 947-9400.

**Conversation Starters:** Here are some additional questions you can ask us if you need to reach 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?