

Client Relationship Summary

FFO INVESTMENTS LLC

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FORM ADV PART 3

CLIENT RELATIONSHIP SUMMARY

Item 1: Introduction

FFO Investments LLC (“FFO”, “we”, “us” or the “Firm”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Please visit 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: Relationship & Services

What investment services and advice can you provide me?

We offer discretionary and non-discretionary investment advisory services to retail investors, including individuals, high-net-worth individuals, trusts, estates, retirement plans, and businesses. Our services include:

- **Investment Management:** We will build and manage a portfolio of investments for you. Our services can be provided on a discretionary basis, where we make investment decisions for you without seeking your approval for each transaction, or on a non-discretionary basis, where we provide recommendations, but you make the final decision on all transactions. All services are tailored to your specific financial situation, investment objectives, and risk tolerance. We continuously monitor your portfolio and conduct formal reviews at least annually.
- **Wrap Fee Program:** We also offer our investment management services through a wrap fee program. In this program, you pay a single, all-inclusive fee that covers our advisory services as well as the transaction costs for trades in your account.

(For a detailed description of our services, please see our Form ADV Part 2A Brochure, Items 4 and 7 or Items 4.A. and 5 of Wrap Fee Program Brochure)

Conversation Starters, ask your financial 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?

Item 3: Fees, Costs, Conflicts & Standards of Conduct

What fees will I pay?

You will pay an ongoing asset-based fee for our services. This fee is calculated as a percentage of the assets we manage for you and is typically paid quarterly in arrears. Because our fee is asset-based, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.

Our annual advisory fee is negotiable and generally follows this schedule:

Compensation Type	Source of Payment	Service Category	Typical Range	Discretionary
Monthly Retainer	Client	Family Office Advisory	\$5k–\$20k+/month	N/A
Onboarding Fee	Client	Implementation	\$15k–\$50k	N/A
AUM Fee	Client Account	Portfolio Management	0%–2%	Yes
Equipment Leasing Referral	Sponsor	Alternative Investments	Varies	No
Oil & Gas Referral	Sponsor	Alternative Investments	Varies	No
Section 181 Film Referral	Sponsor	Alternative Investments	Varies	No
Real Estate Referral	Sponsor	Alternative Investments	Varies	No
Insurance Commissions	Insurance Carrier	Insurance Products	Varies	No

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Wrap Program Fee: If you participate in our wrap program, you will pay a single fee that bundles our advisory fee and transaction costs. This fee may be higher than our standard advisory fee. The wrap fee may cost you more or less than paying for advice and transactions separately, depending on how frequently we trade in your account.

Other Fees and Costs: You will also incur other costs that are not part of our advisory fee. These can include custodian fees, account maintenance fees, wire transfer fees, and internal fees and expenses charged by the mutual funds and ETFs in your portfolio. These fees are in addition to our management fees.

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.

Conversation Starters, ask your financial 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 must act in your best interest and not put our interests 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 of the conflicts of interest we have:

- **Wrap Program Fee:** Since we pay transaction costs, we have an incentive to trade less frequently in your account to reduce our expenses.
- **Third-Party Payments:** We may receive research and other non-monetary benefits from the custodians we recommend (such as Fidelity and Charles Schwab). This incentivizes us to recommend these custodians.
- **Use of Margin:** We may recommend using margin (borrowing money to purchase securities). Our advisory fee is calculated on the total value of your account, including margined assets. This creates a conflict, as using margin increases your account value and, consequently, our fee.

Conversation Starters, ask your financial professional

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 through a salary paid by the firm and, for those with ownership, through a share of the firm's profits. This compensation is based on the advisory fees we collect from you and our other clients. This means their compensation is tied to the amount of assets we manage. *(For more detailed information on our fees and potential conflicts of interest, please see Items 4, 5, 6, 7, and 8 of our ADV Part 2A Brochure)*

Item 4: Disciplinary History

Do you or your financial professionals have disciplinary history?

No. Neither we nor our management have any disciplinary history. You can visit www.investor.gov/CRS for free and simple tools to research our firm and our financial professionals.

Conversation Starters, ask your financial professional

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

Item 5: Additional Information

For additional information on our advisory services, see our Brochure and Wrap Fee Program Brochure available at <https://adviserinfo.sec.gov/firm/summary> and 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 (302) 584-3415.

Conversation Starters, ask your financial 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?