

Element Pointe Family Office 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?

We offer Investment Management, Financial Planning, Consulting, Family Office Advisory and Retirement Plan Advisory services, and affiliate private fund management. Our advisory services are not limited to certain types of investments. Only Investment Management, Family Office Advisory, and Retirement Plan Advisory services include on-going investment portfolio monitoring. We manage investment accounts on a discretionary and non-discretionary basis, which is set out in a written agreement. If you grant us discretionary authority, we purchase and sell securities and select independent investment managers (“Independent Managers”) to make investments for you without your prior approval. If you do not grant us discretionary authority, you make the ultimate decision regarding the purchase or sale of securities and hiring or firing Independent Managers.

Investment Management. We allocate assets among various securities and Independent Managers in accordance with your stated investment objectives. We generally impose a minimum portfolio value of \$15 million as a condition for starting an investment management relationship. In connection with our investment management services, we could recommend investments in an affiliate private fund that we manage.

Family Office Advisory. We serve as a Family Office Advisor to ultra-high net worth families (generally with liquid net worth greater than \$100 million). We provide: 1) portfolio consulting advice; 2) investment management across multiple financial institutions; 3) account aggregation and consolidated reporting; 4) management of bank and brokerage relationships; 5) cash flow and liquidity management; 6) coordination of activities among tax and legal advisors, banks, and third-party trustees; and 7) estate planning coordination with attorneys and tax advisors.

Financial Planning and Consulting. We give advice on a standalone basis to select clients on investment and non-investment related matters, such as retirement planning, education planning, estate planning, and insurance planning. You decide whether to implement any recommendations we make and to place any resulting transactions.

Retirement Plan. We provide investment monitoring and recommendations on a nondiscretionary basis to retirement plan fiduciaries. We are a “fiduciary” as such term is defined under ERISA Section 3(21) in connection with this service.

Our Form ADV Part 2A (“Disclosure Brochure”) is available at adviserinfo.sec.gov/firm/brochure/282750. Item 4 of the [Disclosure Brochure](#) includes detailed information about our advisory services.

Conversation
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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 Management and Family Office Advisory Fees. Our fee is based on the value of the assets we manage. The fee is based on an annual percentage and varies depending on the value of the assets we manage. The fee is calculated based on a blended (weighted-average) fee schedule starting at 1.00% annually, to 0.25% annually. If the assets are held with the custodian we recommend, the annual fee is prorated and charged quarterly, in arrears, based upon the market value of the average daily account balance for that quarter, including accrued interest and dividends. For other assets, the annual fee is prorated and billed quarterly, in advance, based upon the value of the assets in the account at the close of business on the last day of the previous quarter. Alternatively, we charge a negotiated fixed fee that is based upon the anticipated services and assets we manage for you.

Occasionally, clients ask us to report on assets we do not manage. In such cases, we charge a reporting fee of up to 0.20% annually based on the value of the assets we are reporting on.

When we charge an asset based fee, the more assets that form the basis for calculating the fee, the more you will pay (in dollar terms), and we therefore have an incentive to encourage you to increase the assets under advisement.

You will authorize us to directly debit your accounts for payment of advisory fees. We will promptly repay any unearned portion of the fees paid to us and you will promptly pay us any unpaid but earned fees if you terminate our agreement.

Financial Planning and Consulting Fees. Our financial planning fee is determined on a case-by-case basis depending on the complexity and scope of work. Payment is due upon presentation of a completed financial plan. For consulting engagements, our fees are determined on a case-by-case basis, based on the scope of work to be performed. Fees for consulting services are due at the time of consultation or subject to a payment schedule.

Other Costs. Other third parties, such as broker-dealers, custodians, and other financial institutions also impose charges. They include brokerage commissions, transaction fees, custodial fees, Independent Manager fees, margin costs, 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. When investing in pooled investments like exchanged traded funds, mutual funds, private equity, hedge funds, or affiliated private funds we manage, you will bear the proportionate share of fees and expenses as an investor as well as applicable performance fees.

Detailed information about fees and costs is available at Item 5 of our [Disclosure Brochure](#).

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.

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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. Here are some examples to help you understand what this means.

- We have an incentive to recommend Investment Management and Family Office Advisory services to you due to the fact that we are compensated based on the amount of assets we manage on an ongoing basis.
- We have an incentive to recommend investing in a private fund that we manage to potentially earn higher compensation.
- Our receipt of investment research products, services, or other economic benefits from a broker-dealer, asset manager, or Independent Manager we recommend could influence our choices due to the fact that we do not have to produce or pay for investment research products, services, or other economic benefits.

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

Detailed information about our conflicts of interest is available throughout our [Disclosure Brochure](#).

How do your financial professionals make money?

Our financial professionals receive salary and bonus compensation based, in part, on the amount of client assets they generate and revenue we earn from advisory services. They have an incentive to encourage you to engage us to provide investment advisory services because the more fees you pay can increase their compensation.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

No. Our Brochure Supplement (Form ADV Part 2B) provides additional information about our investment professionals.

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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?

You can find additional information about our investment advisory services and obtain an updated copy of this relationship summary at elementpointe.com or by calling (786) 655-9790.