

Family CFO, Inc. Customer Relationship Summary

December 6, 2024

Item 1. Introduction

Family CFO, Inc. is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). Investment advisory and brokerage services and fees differ; therefore, 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://investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

Item 2. Relationships and Services

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

Description of Services and Monitoring

We provide personalized confidential financial planning and investment management to individuals, pension and profit-sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with you and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning. We are strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. Investments are monitored daily.

Assets are invested primarily in the following types of portfolios:

Assets are invested primarily in no-load and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages charge a transaction fee for the purchase and sale of funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. We do not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), and U. S. government securities.

Investment Authority

We accept discretionary authority to manage securities accounts on behalf of clients. We have the authority to determine, without obtaining your specific consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. We will, at times, recommend third-party investment managers, including private fund managers, when we believe it is in the best interest of the customer. We do not act as a custodian of client assets. You always maintain asset control. We place trades for you under a limited power of attorney.

You approve the custodian to be used and the commission rates paid to the custodian. We do not receive any portion of the transaction fees or commissions paid by you to the custodian on any trades. A limited power of attorney is a trading authorization for this purpose.

Additional Information

For additional Information, please see our Form ADV Part 2A (with special emphasis on Items 4, 7, and 16) at this link: <https://adviserinfo.sec.gov/firm/summary/127335>.

Conversation Starters

- 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?"

We base our fees on a percentage of assets under management. We, in our sole discretion, may waive our minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

The annual Asset Management Agreement fee is based on a percentage of the investable assets according to the following schedule:

For investable assets under \$5,000,000:

1.00% on the first \$1,000,000;

For investable assets greater than \$5,000,000:

0.60% on all of the assets up to \$10,000,000;

0.80% on the next \$1,500,000;
0.60% on the assets above \$2,500,000;

0.40% on assets above \$10,000,000.

There is a minimum quarterly fee of \$4,500 that may be waived upon our discretion. Investment management fees are billed quarterly in arrears, meaning we invoice you after the billing period has ended.

Other Fees and Costs:

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security. Independent Managers may also charge a fee in addition to ours, these fees are disclosed within the Independent Managers' ADV documents which will provide to you at the time of engagement.

Conversation Starters

- 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?

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Additional Information: More detailed information about our fees and costs are included in our Form ADV Part 2A (Items 5) at this link: <https://adviserinfo.sec.gov/firm/summary/127335>.

"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:

- The more assets you have in the advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees.

We generate revenues only from our asset management services as described above – not from any other sources.

Conversation Starter

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

"How do your financial professionals make money?"

Our financial services professionals are compensated on a portion of the total fees received by us and a base salary. This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, and to recommend our advisory services to you. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10 at this link: <https://adviserinfo.sec.gov/firm/summary/127335>.

Item 4. Disciplinary History

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

No – Neither the Firm nor any of our financial professionals have a disciplinary history. We invite you to visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our Firm and financial professionals.

Conversation Starters

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

Item 5. Additional Information

We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure at [Investor.gov/CRS](https://investor.gov/CRS) or adviserinfo.sec.gov (CRD 127335). Alternatively, to speak with us directly and request up-to-date information and a copy of the relationship summary you can call at (650-218-3551).

More information can also be found on the IAPD site: <https://adviserinfo.sec.gov/firm/summary/127335>.

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Conversation Starters

- 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?

Material Changes:

We have updated Items 2 and 3 to reflect our recommendations of third-party managers.