

# Personal CFO Solutions, LLC

## Customer Relationship Summary (“Form CRS”)

March 30, 2024

*This Form CRS provides information about the qualifications and business practices of Personal CFO Solutions, LLC (“PCFO”, “us”, “we”, “our”). Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. We are a registered investment adviser with the SEC. 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 advisory services to retail investors. These services are primarily financial planning and consulting services. Our discretionary investment advice is based on a client’s investment profile, which is monitored on an ongoing basis. We do not impose account minimums for our services. Our financial planning/consulting services provide clients with advice and recommendations related to the structure and design of their investment portfolio. If suitable to the client’s investor profile, we will recommend our Managed Portfolios which are discretionary portfolio management services. This wrap-fee program allocates client investable assets among mutual funds and ETFs. Each account in the Managed Portfolios is reviewed monthly, and the investment allocation is rebalanced, if necessary, to align with the client’s investor profile. As an alternative to Managed Portfolios, we may recommend that some clients allocate investment assets on a discretionary basis to independent investment managers. When an independent manager is utilized, the client will be required to execute a separate advisory agreement, and will incur additional fees imposed directly by the independent manager. These fees are separate and distinct from the fees imposed by us, and we do not receive compensation for this referral.

Questions to ask your investment adviser: “*Given my financial situation, should I choose an investment advisory service? Why or why not?*”; “*How will you choose investments to recommend to me?*” and “*What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*”

### ***What fees will I pay?***

PCFO charges an annual fixed fee for financial planning/consulting services which range from \$1,000 to \$20,000. This fee is negotiable. If a client engages us to provide discretionary portfolio management services, we may offset the fees for portfolio management services based on the fee paid for the financial planning/consulting services. The annual fee for the Managed Portfolios is based on assets under management, which will generally be 0.5%, 0.75%, or 1% of assets in the portfolio. The Managed Portfolio fee will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore are higher than a typical asset-based advisory fee. Since the fee for the Managed Portfolios is based on assets under management, the greater the assets, the higher the fees. Additionally, a client allocated to an independent investment manager program will be charged additional separate fees governed by their agreement with that Manager.

**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.**

Questions to ask your investment adviser: *“Help me understand how these fees and costs might affect my investments. If, for example, 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 is an example to help you understand what this means: we may recommend clients enter into agreements with Independent Managers. These agreements will entitle Personal CFO to additional fees that it otherwise would not receive, thus advisors have an incentive to recommend Independent Managers.

Questions to ask your investment adviser: *“How might your conflicts of interest affect me, and how will you address them?”*

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

Our financial planners are compensated with a monthly draw based on the percentage of expected revenue to PCFO. If a planner exceeds that percentage by the end of the year, they will receive an additional bonus. Generally, a planner’s salary will increase with additional client assets served. John Vieira is a representative with a non-affiliated broker-dealer and receives compensation from the sale of variable insurance products, and may also receive a portion of the 12b-1 mutual fund distribution fees, but generally PCFO recommends I shares and ETFs that do not pay 12b-1 fees. Some of our financial planners are insurance agents and receive compensation from the sale of insurance products. It is our policy that these products are on terms that are acceptable for the industry, and that those transactions must be suitable for the client’s needs. No client is required to purchase such products through the firm.

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

No. However, visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple tool to research PCFO and our associated financial professionals.

Conversation Starter: *“As a financial professional, do you have any disciplinary history? For what type of conduct?”*

***Additional information about PCFO can be found on the SEC’s website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov). To request a copy of this Form CRS please contact us at (908) 955-7055.***

Conversation Starter: *“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?”*