



P R E S P E R
FINANCIAL ARCHITECTS

Form ADV, Part 3: FORM CRS Customer Relationship Summary March 22, 2024

Introduction

Presper Financial Architects, LLC ("PFA") is registered with the Securities and Exchange Commission as an investment Adviser and operates as a fiduciary. 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?

PFA provides personalized investment management and financial planning services. Clients advised include individuals, families, trusts, charitable organizations and foundations, pensions and corporations. PFA requires clients to place at least \$25,000 under management with the firm. This minimum may be waived at the discretion of PFA.

Financial Planning

PFA may provide its clients broad or focused financial planning and consulting services on topics including but not limited to Investments, Insurance, Education Funding, Budgeting, Estate Planning, Tax Minimization, and Retirement.

Asset Management

When we perform asset management services, we will do so on a discretionary basis. This means that while we will continue an ongoing relationship with each client, being involved in various stages of their lives and decisions to be made, we will not seek specific approval of changes to the securities in client accounts. In very limited cases, PFA provides investment management services on a non-discretionary basis, which means we will manage the clients' accounts as we do for our discretionary clients, except we will consult with the client prior to implementing any investment recommendation. Each client's portfolio will be invested according to that client's investment objectives. PFA determines these objectives with the client through reviewing client provided documents, client interviews and/or asking the client to put these objectives in writing.

For some clients, PFA may include certain transactional costs in the client's management fee. This arrangement is referred to as a "Wrap Program". For accounts in the Wrap Program, PFA pays a fee to the account custodian based on the total amount of client assets enrolled in the Wrap Program, thus taking on many of the clients' transactions cost. Fees included in the wrap fee include transaction fees for the purchase or sale of securities, but do not include expenses related to the use of margin, wire transfer fees, the fees charged to shareholders of mutual funds or ETFs, mark-ups and mark-downs, spreads, odd-lot differentials, fees charged by regulatory agencies, and any transaction fees for securities trades executed by a broker-dealer other than the primary custodian. There is no difference between how PFA manages wrap fee accounts and how PFA manages other accounts. Because of the nature of a wrap fee program, where wrap fees are not tied to an account's frequency of trading and apply to generally all assets in the account, the wrap fee program client may pay more or less than if the client had compensated PFA outside of the wrap fee program. PFA will receive no additional compensation for offering the wrap fee program. Clients whose assets are invested through the PFA Wrap Program should please see the separate Wrap Fee Brochure for a more complete description of the Wrap Program.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients available by clicking [here](#).

❓ "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?

Financial Planning

Clients engaging PFA for financial planning services may do so on an hourly or fixed fee basis. The hourly rate ranges from \$150 to \$350 per hour. Fixed fees range from \$1000 to \$2500 per plan. However, these fees are just guidelines, subject to change according to the complexity of the plan and the specific client's circumstances, because some clients have more challenging issues than others. These complexities may not necessarily correlate with greater net worth. At the discretion of PFA, financial planning fees received may or may not be credited towards a client's asset management fees incurred during the first year of the client engagement. Financial Planning fees will be due upon receipt of invoice from PFA.



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Asset Management

PFA provides investment management services for an annual fee based upon a percentage of the assets being managed by PFA. This asset-based fee typically varies between 1.00% and 0.10% depending on the amount of assets under management. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. Investment advisory fees will be debited directly from each client's account. The advisory fee is paid quarterly, in advance, based upon the market value of the assets being managed by PFA on the last day of the previous billing period as valued by the custodian of your assets. There are a number of other fees that can be associated with holding and investing in securities. For clients participating in PFA's Wrap Program, these include some fees that may be paid by PFA on your behalf, such as transaction fees for the purchase or sale of a mutual fund or Exchange Traded Fund, or commissions for the purchase or sale of a stock, as discussed above. All other fees will be deducted from your account. Expenses of a fund will not be included in management fees, as they are deducted from the value of the shares by the mutual fund 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. For more specific information regarding our fees, please refer to our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by clicking [here](#).

“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?

As a fiduciary, 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.

Certain professionals of PFA are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for PFA clients in their capacity as licensed insurance agents and will receive customary commissions for these transactions in addition to any compensation received in their capacity as employees of PFA. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. Clients should be aware of this conflict when considering whether to engage PFA or utilize these professionals to implement any insurance recommendations.

For more specific information regarding our fees, please refer to our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by clicking [here](#).

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

How do your financial professionals make money?

Financial professionals of PFA are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses.

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

No. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs).

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

Additional Information

Additional information about our investment advisory services can be found at www.PresperFinancial.com. A copy of our relationship summary or Firm Brochure can also be requested by calling (330) 253-6000 or by clicking [here](#).

“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?”



= Conversation starter. Consider asking your financial professional these questions.