



## Form ADV, Part 3: FORM CRS

### March 27, 2024

#### Introduction

The Aranda Group Advisors, LLC ("Aranda") is an investment adviser registered with the United States Securities and Exchange Commission (SEC) located in Pennsylvania. Registration does not imply any specific level of skill or training. 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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

Aranda provides personalized investment management services. The firm offers its services to individuals, families, trusts, charitable organizations, pensions, and small businesses. Aranda does not require clients to place a minimum amount of assets under the firm's management or pay a minimum fee.

#### Investment Management

When we perform investment management services, we will generally do so on a discretionary basis. This means that while we will continue an ongoing relationship with each client, we will not seek specific approval of changes to the securities in client accounts. Each client's portfolio will be invested according to that client's investment objectives. Aranda determines these objectives with the client through reviewing client provided documents, client interviews and/or asking the client to put these objectives in writing. Once we ascertain your objectives for each account, we will develop a portfolio we believe will best fit your needs. Clients may engage Aranda to manage all or a portion of their assets. Aranda allocates client assets among ETF's, Mutual Funds, Equities, Bonds and other securities necessary to meet client's investment objectives. Clients retain the responsibility to promptly notify Aranda if anything in their financial situation changes that may impact previously made investment recommendations. When a client engages us to provide investment management services on a non-discretionary basis, we monitor the accounts in the same way as for discretionary services. The difference is that changes to your account will not be made until we have confirmed with you (either verbally or in writing) that our proposed change is acceptable to you.


Aranda may allocate some or all of client's assets to Unified Managed Accounts or "UMA", which are a single portfolio with a mix of asset classes and investment positions through the use of model portfolios, which may consist of third party managers, and to a lesser extent, other investment options such as mutual funds and exchange traded funds. This is accomplished with the use of an Overlay Manager. The Overlay Manager that Aranda has selected is Adhesion Wealth Advisors Solutions ("Adhesion"), who provides portfolio trading, re-balancing, reporting and other administrative services. Each UMA is designed meet a specific goal, while maintaining diversification for the purpose of mitigating short term risk, and at the same time positioned to appreciate and create income for the investor. Clients will not have a direct contractual relationship with Adhesion or any other third party manager.

When clients engage Aranda to provide UMA services, the client and Aranda will execute an Investment Management Agreement that describes the services to be provided, the fees for the service, other expenses related to the provision of the investment management services, and how to terminate the agreement. Depending on the service a client has selected, Aranda will separately provide each client with the applicable disclosure documents for any third party manager or service providers utilized, which includes information about their services, model portfolios, investment strategies at or before execution of our Investment Management Agreement.

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?

Generally, fees for asset management are 2.00% per annum of the market value of a client's assets managed by Aranda. Fees are negotiable, and may be higher or lower than this rate, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. The advisory fee is paid quarterly, in advance, and the value used for the fee calculation is the net value as of the last market day of the previous



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quarter. While almost all of Aranda clients choose to have their fee debited from their account, Aranda will invoice clients upon request.

There are a number of other fees that can be associated with holding and investing in securities. You will be responsible for fees including 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. 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. Aranda does not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

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 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?**

**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.

The Aranda Group Inc. is an affiliate of Aranda through common ownership and serves as a provider of family office style services to clients of Aranda including bill pay services. If a client engages The Aranda Group Inc. to provide bill pay services, the client will be required to sign an authorization allowing Aranda to distribute funds from the account held by the qualified custodian to the Clients unaffiliated bank account. The account from which the funds will be drawn will be chosen at the discretion of Aranda. This may create a conflict of interest, as Aranda may have an incentive to recommend The Aranda Group Inc.’s services based on compensation received rather than the client’s needs. We attempt to mitigate this conflict by requiring that all recommendations have a sound basis for the recommendation, and by requiring employees to acknowledge their fiduciary responsibility toward each client.

For more specific information regarding our fees, please refer 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 Aranda 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.ArandaGroup.com](https://www.ArandaGroup.com). A copy of our *relationship summary* can also be requested by calling (215) 884-6666 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.