



Form CRS – Customer Relationship Summary

March 25, 2024

INTRODUCTION

Forthright Family Wealth Advisors LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers, and investing.

RELATIONSHIPS & SERVICES

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including high-net-worth and ultra-high-net-worth individuals and families. In addition, our services are available to foundations and businesses. We serve as your Family CFO to frame your family legacy. As part of our standard services, we will develop, implement, and manage your private wealth plan by actively listening to you to learn about your unique situation. We will then study, test, analyze, model, and develop planning strategies to meet your financial goals. We make all your investments with **full trading discretion**, without your prior approval, regarding the sales and purchases in the account we manage for you. We will **continuously monitor** your account(s) in consideration of current market conditions, your objectives, and risk tolerance, making adjustments for material changes in your life or the markets. Your investments may include mutual funds, ETFs, individual equities, bonds, MLPs, certificates of deposit, options, or private placements, and we will conduct portfolio reviews monthly or more frequently when market conditions dictate.

Account Minimums and Limitations: Our preferred minimum account size is \$1 million, however, smaller accounts will be accepted at our discretion. When we use mutual funds, we only recommend no-load funds.

Additional Information: Please see our [ADV 2A brochure](#) Items 4 and 7 available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=791093.

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?

COSTS, CONFLICTS & STANDARDS OF CONDUCT

What fees will I pay?

There are three potential sources of fees in your account(s): 1) Forthright Family Wealth's advisory fee, 2) custodial fee, and 3) manager fee. Our advisory fee is calculated based on the average value of your assets (including cash and interest) for the month's end, multiplied by the applicable fee rate, divided by twelve (12). Custodians have the right to assess fees such as asset-based, trades, wires, and other fees. Manager fees are calculated based on the disclosed expense ratio or manager fee. Accounts for members of a client's family may be aggregated and assessed on a "household" basis in order to attain a lower fee rate. We prefer to manage the majority of your liquid assets because we believe that improves our ability to coordinate, manage, and align with your investment goals and objectives. Alternatively, the more assets there are in your account, the more you will pay in fees, and we may



have an incentive to encourage you to increase assets in your account. Fees and fee structures are negotiable depending upon the complexity of your portfolio, your need for additional advice, and your desired frequency of meetings. 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.

Additional Information: Please be sure that you understand what fees and costs you are paying and refer to Items 5, 6 & 12 of our Form ADV 2A Brochure available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=791093

Conversation Starters: Help me understand how these fees and costs might affect my investments. If I give you \$1 million 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 must 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. For example, we might receive commissions on insurance products we sell.

Additional Information: Please see our ADV 2A Brochure Items 4, 10, 11, 12 available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=791093

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

How do your financial professionals make money?

Our professionals are paid salaries and may receive bonuses based on performance of responsibilities and commissions from insurance products sold.

DISCIPLINARY HISTORY

Do your financial professionals have a legal or disciplinary history?

Yes. For additional information, refer to Item 9 in our ADV Part 2A, available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=791093 or you can visit <https://investor.gov/crs> for a free and simple search tool to research our financial professionals.

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

Additional information

If you have additional questions about our investment advisory services, please visit our website at <https://forthrightwealth.com>. If you would like additional information or a copy of this disclosure, please call Neal Carlson at 713-510-3510 or email him at neal@forthrightwealth.com.

For up-to-date information and to request a copy of the relationship summary, please call Neal Carlson at 713-510-3510 or email him at neal@forthrightwealth.com.

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?