

Platform Technology Partners
Form ADV Part 3 Form CRS Customer Relationship Summary
March 28, 2024

Platform Technology Partners (PTP) 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 [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 and financial planning services on a **discretionary** and **non-discretionary** basis to retail investors including portfolio management services through our network of advisory representatives, some of whom may be conducting services under trade names. If you participate in our **discretionary** portfolio management services, the authorization will allow us to manage your account without your approval prior to each transaction. We will monitor your advisory account on an ongoing basis as part of our standard services. Reasonable restrictions on your account(s) may be provided in writing. Individual Client accounts are managed pursuant to the Client's Agreement with PTP. Our firm typically invests clients in one of several strategies, some of which are managed by independent managers whom we have the discretion to select and remove, but with whom you execute a separate agreement.

We also offer financial planning services which typically involve providing a variety of advisory services to clients regarding the management of their financial resources. If you retain our firm for financial planning services, we will meet with you to gather information about your financial circumstances and objectives and make investment allocation recommendations based on your investment profile. You will be responsible for implementing our investment advice.

We offer retirement consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. In general, these services may include an existing plan review and analysis, plan-level advice regarding fund selection and investment options, education services to plan participants, investment performance monitoring and/or ongoing consulting. These consulting services will generally be **non-discretionary** in nature, meaning you make the ultimate decision regarding the purchase and/or sale of investments.

Typically, we require a minimum of \$100,000 per relationship to open and maintain an advisory account, which may be waived at our discretion. **For additional information, please see PTP's ADV. Part 2A brochure, items 4 and 7.**

Conversation Starters. Ask your financial professional –

- *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?

For Portfolio Management Services you will be charged an **ongoing management fee** based on the assets under management in accordance with the fee schedule presented in your agreement. Fees are typically charged monthly in arrears based on the average daily balance of the account during the previous month. If you are only engaging our financial planning and/or retirement consulting services, you will be charged an hourly or flat fee, as described in your agreement.

For additional information, including current fee schedules, please see PTP's ADV. Part 2A brochure, item 5.

Portfolio management clients generally pay a tiered management fee not exceeding 3% depending on the size of your account. At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee, which may result in you paying a lower effective advisory fee rate. The more assets you invest in your advisory account, the more you will pay in fees, and therefore we have an incentive to encourage you to increase your advisory account assets. Clients invested with independent managers will pay additional fees to those managers in addition to their advisory fees. In addition to the fee(s) above, you will be responsible for certain charges imposed by the custodian and/or broker, including transaction fees, custodian fees (e.g. wire fees), and internal fees related to 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.

Conversation Starters. Ask your financial professional –

- *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. Here are some examples to help you understand what this means.

- We have agreements with unaffiliated third parties to solicit clients on our behalf.
- Our firm may recommend that clients establish brokerage accounts with Pershing Advisory Solutions. Our firm has an agreement with Pershing providing certain financial benefits that are not available for retail investors based on maintaining a certain portion of assets at Pershing.
- PTP has entered into a revenue sharing agreement with Ursula Capital. This creates a conflict of interest in that PTP has an incentive to recommend that clients invest in Ursula Capital Partners, L.P.

For additional information, please see PTP's ADV, Part 2A brochure, item 10.

Conversation Starters. Ask your financial professional –

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

How do your financial professionals make money?

The majority of our financial professionals are paid through distributions which is derived through profit earned by the Firm from our advisory services. This compensation is highly variable depending on the Firm's revenues and profits. Some staff members are paid a salary based on company, team, and individual performance which is derived from metrics like client retention and firm profitability. These distributions come from sharing in asset management fees, which creates an incentive for us to increase our managed assets. Certain employees of our firm are also registered representatives of Spire Securities, LLC, member FINRA/SIPC. This creates a conflict of interest in that employees have an incentive to recommend the purchase of securities for which they receive commissions, rather than based on client needs. Spire also pays the salaries for these employees. Certain employees of our firm are licensed insurance agents. This creates a conflict of interest in that they may recommend the purchase of insurance products due to the compensation received, rather than due to the client's best interest.

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional –

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

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call Jaclyn Sandler at 212-444-2362. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, you may contact us in writing at 40 Wall Street, 17th Floor, New York, NY 10005.

Conversation Starters. Ask your financial professional –

- Who is my primary contact person? Is he or she a representative of an investment adviser or broker dealer? Who can I talk to if I have concerns about how this person is treating me?