



Beckerman Wealth Form CRS

Introduction

Beckerman Institutional, LLC ("Beckerman") d/b/a Beckerman Wealth is registered with the Securities and Exchange Commission as an investment adviser. 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?

Beckerman provides personalized wealth management and financial planning services. The firm provides financial advice to individuals, high net worth individuals, and pensions/profit sharing plans. Clients are subject to Beckerman's minimum account requirements at the time the client entered into the advisory relationship. Therefore, our firm's minimum account requirements will differ among clients.


Asset Management


When we perform asset management services, we will do so on either a discretionary or non-discretionary basis. When you engage us on a discretionary basis we will continue an ongoing relationship with each client being involved in various stages of their lives and decisions to be made, but we will not seek specific approval of changes to client accounts. When we take discretion managing accounts, clients engaging us will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an agreement that outlines the responsibilities of both the client and Beckerman Institutional. We manage non-discretionary accounts the same as we do for our discretionary clients, except we will consult with the client prior to implementing any investment recommendation. Clients should be aware that some recommendations may be time-sensitive, in which case recommendations not implemented because we are unable to reach a non-discretionary client may not be made on a timely basis and therefore client's account may not perform as well as it would have had Beckerman Institutional been able to reach the client for a consultation on the recommendation.


Financial Planning

Beckerman begins with assessing the client's needs and risk tolerance. Client needs refers to the end purpose of client funds, or what the client wants the funds to do for them. Some purposes include retirement, planning for purchases, estate planning, charitable giving and other uses for client funds. Risk tolerance refers to the client's preference and comfort level in terms of short term market swings. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, we also review and discuss a client's prior investment history, as well as family composition and background. Beckerman will then develop an investment portfolio for the client in keeping with those objectives and risk tolerance. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. During the course of the relationship, Beckerman will also perform incidental financial planning and consulting services.

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.

 ***"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 vary from 0.50% to 1.25% per annum of the market value of a client's assets managed by Beckerman. Fees are negotiable, and the fee range stated is a guide. The fee chosen within that range is determined in part by

the nature of the account, including the size of the account, complexity of asset structures, etc. For clients whose assets are managed by the firm, investment advisory fees will be debited directly from each client's account. The advisory fee is paid monthly, in arrears, and the value used for the fee calculation is the net value as of the last market day of the previous quarter.

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.

 ***"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.

Certain professionals of Beckerman are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for Beckerman clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as employees of Beckerman. 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 Beckerman or utilize these professionals to implement any insurance recommendations.

Beckerman may utilize certain individuals to provide legal services to clients. Fees for legal services will not be used to offset or as a credit against advisory fees. Beckerman may have an incentive to recommend attorney services based on the compensation to be received, rather than on a client's needs. The receipt of additional fees is therefore a conflict of interest, and clients should be aware of this conflict when considering whether to engage Beckerman to implement any legal services.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation.

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

How do your financial professionals make money?

Financial professionals of Beckerman are paid a portion of the asset management/planning 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.

 ***"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 <http://beckermaninstitutional.com/>. A copy of our *relationship summary* can also be requested by calling (877) 892-7738.

 ***"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?"***