

February 2024

**Stuart Chaussée & Associates, Inc.**

Client Relationship Summary

Form CRS/Form ADV, Part 3

Stuart Chaussée & Associates, Inc. is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and it is important 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 advisors, and investing.

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

We provide asset management of stocks, bonds, real estate investment trusts, cash and exchange-traded funds that comprise these securities. Our services are performed on a fee-only basis and we offer objective, unbiased advice to clients. While we do not "specialize" in a particular asset class or type of investment vehicle, we do typically invest in income-oriented investments for clients. These include dividend-paying stocks or exchange-traded funds as well as individual bonds or fixed-income exchange-traded funds. The vast majority of our clientele need their investments to generate income to help cover living expenses so our portfolios will typically be invested in securities that provide cash flow in the form of dividends or interest.

We offer our services on both a discretionary and non-discretionary basis. If we have discretion, we don't need to contact you when buying or selling in your account. If we are managing the account on a non-discretionary basis, we will contact you for approval before any trade is done. This means the ultimate decision regarding the purchase or sale of the investment is yours. You provide either discretionary or non-discretionary authority when you sign our investment management agreement. This agreement will remain in place until you or we terminate it. Generally we require that you maintain \$1,000,000 under management with us.

Additional information about our services is located in Items 4, 5, 7, 13 and 16 of our [Firm Brochure](https://adviserinfo.sec.gov/firm/brochure/112105) (adviserinfo.sec.gov/firm/brochure/112105)

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?



***What fees will I pay?***

You will be charged an ongoing annual fee, billed in quarterly installments. This fee is based on your account value as of the last day of each calendar quarter. Our fees vary based on your assets under management and range from 0.5% to 1.5%. We take into account the value of the assets to be managed as well as the scope and complexity of the services to be provided when negotiating our fee with you. The more assets you have in your advisory account, the more you will pay us. This gives us an incentive to encourage you to increase the assets in your account which will increase our fees.

The broker/dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our fee for advisory services.

You may also pay charges imposed by the custodian holding your account for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities charge additional fees that will reduce the value of your investments over time.

**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. Additional information about these fees and costs may be found in Items 5 and 12 of our [Firm Brochure](#).

Conversation Starters
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| ✓ Help me understand how these fees and costs might affect my investment. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? |
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***What are your legal obligations to me when acting as my investment advisor? 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 recommend Charles Schwab & Co., Inc. to serve as custodian to our clients. Schwab provides us with certain products and services at no cost that benefit us but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business. The receipt of these products and services creates a conflict of interest because it gives us an incentive to have clients choose Schwab as a custodian.

Additional information about these conflicts and how we address them can be found in Items 12 and 14 of our [Firm Brochure](#).

Conversation Starters
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| ✓ How might your conflicts of interest affect me, and how will you address them? |
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***How do your financial professionals make money?***

Our financial professionals are compensated based on the advisory fees received for assets under management, minus expenses. This gives them an incentive to encourage you to increase the assets in your account which will increase their compensation.

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

Yes, we have legal or disciplinary history to disclose. [Investor.gov/CRS](http://Investor.gov/CRS) is a free and simple search tool to research Stuart Chaussée & Associates, Inc. and our financial professionals.

Conversation Starters
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| ✓ As a financial professional, do you have any disciplinary history? For what type of conduct? |
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***Additional Information***

Additional information about our investment advisory services is available in our [Firm Brochure](#) and our [website](http://www.preservingwealth.com) ([www.preservingwealth.com](http://www.preservingwealth.com)). You may request a current copy of this relationship summary by calling (310) 285-1759 or download it [here](http://adviserinfo.sec.gov/firm/summary/112105) ([adviserinfo.sec.gov/firm/summary/112105](http://adviserinfo.sec.gov/firm/summary/112105)).

Conversation Starters
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| ✓ Who is my primary contact? 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? |
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~~June 2020~~ February 2024

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We recommend ~~TD Ameritrade Inc.~~ [Charles Schwab & Co., Inc.](#) to serve as custodian to our clients. ~~TD Ameritrade-Schwab~~ provides us with certain products and services at no cost that benefit us but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business. The receipt of these products and services creates a conflict of interest because it gives us an incentive to have clients choose ~~TD Ameritrade Schwab~~ as a custodian.

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