

## Item 1: Introduction

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Seneschal Advisors, LLC DBA Seneschal Family Office is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees are different. It is important that you understand the differences. The SEC offers free and simple tools 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.

## Item 2: Relationships and Services

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

We offer investment advisory services to retail investors, including customized portfolio management services, financial planning, and consulting services. These services may include, but are not limited to administrative services, strategic financial planning (such as “what if” scenarios and projections), specialized planning (such as tax, estate, insurance, and philanthropy) and asset management. Accounts under our management are monitored on an ongoing basis by each client’s Wealth Advisor. The Wealth Advisor reviews each account in detail on at least a quarterly basis, as well as in connection with each client meeting or more often as dictated by client preference or market conditions. Assets under our management are granted investment and trading discretion by each client through their Advisory Services Agreement and Investment Policy Statement. If you invest on a discretionary basis, we are permitted to choose the types of investments in your managed portfolio, buy and sell investments in your accounts without requiring your pre-approval, and determine the broker-dealer to be used. Clients are able to specify reasonable restrictions on our discretionary authority in writing at any time. In those cases, clients will maintain discretion and make the ultimate decision regarding any restricted investments or trading constraints. We do not make available or offer advice on any proprietary products or securities. While you may choose to hold non-marketable securities in your portfolio, our advice is limited to publicly traded investments, such as mutual funds, stocks, ETFs, and bonds. We do not require a minimum account size or investment amount but do recommend an account size of at least \$1,000,000 for our Wealth Management engagement level, \$3,000,000 for our Comprehensive Wealth Management level, and \$5,000,000+ for our Family Office Services level.

For additional information including minimum investment amounts, please see <https://seneschalfamilyoffice.com/> or [Form ADV, 2A](#) brochure (Items 4 and 7 of Part 2A).

**Conversation Starters: please ask us: 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?**

## Item 3A: Fees, Costs, Conflicts, and Standard of Conduct

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### What fees will I pay?

Fees for discretionary investment advisory services are based on the value of each client’s assets under management (AUM). Depending on the service level, AUM fees generally range from 0.25% to 1.00% annually. In addition to AUM fees, fixed fees may be quoted and tailored to applicable engagement service levels. Fixed fees generally start at \$15,000 annually. The combination of any AUM and fixed fee are billed quarterly and will not exceed 1.00%. Fees for non-discretionary Limited Scope Consulting services are determined prior to engagement and billed as work is completed. Fees are negotiable under certain circumstances. Some fees create a conflict of interest described below and in more detail in our Form ADV, Part 2A. In addition to our fees, you may pay other fees and costs directly or indirectly to third parties unaffiliated with our firm. For example, mutual fund fees are deducted from fund returns by the fund. In addition, Charles Schwab & Co., Inc. charges transaction and custody fees. We do not benefit, directly or indirectly, from mutual fund fees or transaction and custody fees paid by you.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more detailed information about our fees and costs please review our [Form ADV](#).

**Part 2A** brochure (specifically Item 5.) which can be found at <https://seneschalfamilyoffice.com/> or <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

**Conversation Starters: please ask us:** *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?*

## Item 3B: Fees, Costs, Conflicts, and Standard of Conduct

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**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 examples to help you understand what this means. Since our fees are calculated as a percentage of assets under management, we earn more, and you pay more, in advisory fees when assets are added to your portfolio. As a result, we have an incentive to encourage the size of your portfolio to increase. Through Schwab Advisor Services we receive certain services and benefits. While there is no direct link between the investment advice we give and our participation in this program, we do receive economic benefits that we would not otherwise receive if we did not utilize their platform to manage your accounts (See Item 12 of our Form ADV, Part 2A for more information). This arrangement creates an incentive for us to recommend that you establish brokerage accounts with Charles Schwab & Co., Inc.

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

Additional information about our fees and costs is available on our **Form ADV, Part 2A** brochure (specifically Item 5.) which can be found at <https://seneschalfamilyoffice.com/>.

### **How do your financial professionals make money?**

Our financial professionals receive a salary and are eligible to participate in revenue sharing based on new business generated along with a discretionary bonus based on personal merit and success of the firm. They earn more by increasing firm assets under management and, therefore, have an incentive to add new clients.

## Item 4: Disciplinary History

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

No. Neither our firm nor our financial professionals have any disciplinary history. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

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

## Item 5: Additional Information

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You can find additional information about our services and request a copy of the relationship summary by visiting <https://seneschalfamilyoffice.com/>, emailing at [info@seneschalfamilyoffice.com](mailto:info@seneschalfamilyoffice.com); or calling us at (253) 460-3430.

**Conversation Starters, please ask us:** *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?*