



## Customer Relationship Summary

### **Item 1. Introduction:**

Investors Mosaic is registered with the Securities and Exchange Commission as an Investment Advisor. The firm provides Wealth Management services to individuals and households. Our Wealth Management services include Investment Management and Financial Planning. Our investment advisory fees are based on a percentage of assets under management (AUM), which is different than brokerage fees which are paid commissions to execute trades or buy and sell assets for clients. You should be aware that 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.

### **Item 2. Relationships & Services: What investment services and advice can you provide me?**

Investors Mosaic offers holistic portfolio management that focuses on constructing investment portfolios based on the risk tolerance, liquidity profile, and financial goals of each client. Our primary goals are to build diversified portfolios, utilizing stocks and fixed income, that enable clients to stay invested over the long-run and endure the inevitable volatility of financial markets. We primarily use low-cost ETFs to get equity exposure, and a combination of active bond funds and discrete bonds or Treasuries to get fixed income exposure for clients. We also utilize comprehensive financial planning to properly understand each client's unique financial situation and life goals. Our financial planning work helps inform the optimal portfolio construction of each client. We do not offer wrap fee programs.

*Monitoring:* We monitor client portfolios on a continuous basis, using tools offered by our custodians (Charles Schwab and Fidelity), as well as our Portfolio Management software, Advyzon. The firm also monitors portfolio asset allocation to ensure the portfolio is in-line with our stated risk profile. We report investment performance to clients on a monthly basis.

*Investment Authority:* We ask clients to grant us discretionary authority over their assets so that we can make trades on their behalf. This allows for more efficient and accurate trading, but the client is authorizing to make trading and investment decisions on behalf of the client.

### **Additional Information:**

The wealth management service offering is a holistic approach to managing one's net worth through a coordinated approach to financial planning and investment management. Also, we seek to serve as a "quarterback" between your tax advisor and estate attorney to ensure that all important facets of protecting and growing your wealth are considered. The goal of wealth management is multi-faceted: 1) Establish short, medium, and long-term personal and financial goals and objectives; 2) Assess risk tolerance and capacity to achieve stated goals and objectives; 3) Develop and execute a comprehensive financial plan; 3) align financial resources with their personal values; and 4) Optimize financial resources to maximize the probability of achieving stated goals.

If you are not sure what to ask us when inquiring about our services, here are some good questions to ask:

- If you are an investment adviser and not a dual registrant, include: "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 3. Fees, Costs, Conflicts, and Standard of Conduct: What Fees Will I Pay?**

The wealth management fee structure is tiered based upon assets under management as follows:

<u>Account Assets</u>	<u>Annual Fee</u>
First \$1 million	0.75%
Next \$1 million (\$1M - \$2M)	0.65%
Next \$1 million (\$2M - \$3M)	0.55%
Next \$1 million (\$3M - \$4M)	0.45%
Next \$1 million (\$4M - \$5M)	0.35%
Thereafter (Greater than \$5M)	0.25%

The firm has a minimum annual fee of \$5,000 for all new clients. The minimum annual fee comes into effect if the AUM for a client is below the required level to achieve such a fee based upon the fee structure of the given service offering. We will not take on a client if the minimum fee exceeds 2.0% of their investable assets to avoid the excessive fee threshold, but we also reserve the right to waive the minimum fee for specific clients. Also, note that we may have an incentive (conflict of interest) to encourage clients to increase their assets with Investors Mosaic as we charge a fee on AUM.

Clients pay any trading fees or transactional fees imposed by our custodians. Clients also pay the investment fees embedded into the cost of the ETFs and funds we utilize in client portfolios. Importantly, 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. If you don't understand how fees work, here is a good question to ask your potential advisor: "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?"

"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." Here is another good question to ask: "How might your conflicts of interest affect me, and how will you address them?"

#### *How Do Financial Professionals Make Money?*

The owner of the business draws a salary and any extra profits at year-end. Employees are paid a combination of a base salary and a variable bonus based on an incentive plan.

### **Item 4. Disciplinary History: Do you or your financial professionals have legal or disciplinary history?**

No, there have been no legal or disciplinary actions taken against Investors Mosaic or our employees. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and your financial professionals. A good question to ask any financial professional that you are considering using: "As a financial professional, do you have any disciplinary history? For what type of conduct?"

### **Item 5. Additional Information:**

You can find more information about Investors Mosaic at our website [www.investorsmosaic.com](http://www.investorsmosaic.com). You can also request our relationship summary and / or our informational "Brochure" by emailing [emccormick@investorsmosaic.com](mailto:emccormick@investorsmosaic.com). We can also be reached at 617-272-0006.