

# Relationship Summary

## Fountainhead Multi-Family Office, LLC

August 2024

Fountainhead Multi-Family Office, LLC (the “Firm”) is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees and it is important for you to understand the differences. [Investor.gov/CRS](https://www.investor.gov/crs) is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing. We encourage you to ask us questions and have provided suggested conversation starters in call-out boxes throughout this Relationship Summary.

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

We offer investment advisory services to individual investors. The Firm will provide financial planning, investment management, and pension consulting services to its clients. Prior to engaging the Firm to provide any investment advisory services, clients will enter into one or more written agreements with us that detail specific aspects of the relationship, including the services to be provided and the associated fees.

Our investment committee reviews and sets the Firm’s overall investment philosophy and underlying mix of asset classes. We will monitor client portfolios as part of an ongoing process with regular account reviews conducted on at least a quarterly basis. Reviews may also be triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, inheritance, or change in marital status).

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?

Clients may engage the Firm to manage all or a portion of their assets on a discretionary or non-discretionary basis. We anticipate that most of our client relationships will be discretionary, and we believe this structure will permit us to implement our investment models and strategies more efficiently. The Firm expects that it will require a minimum initial investment of \$25 million, subject to change or waiver in its discretion.

***For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure. You can also find a copy by visiting [here](#).***

### What fees will I pay?

The Firm will provide investment management services for an annual fee based on a percentage of the market value of the assets under management (“Advisory Fee”). Our Advisory Fee is exclusive of, and in addition to, brokerage commissions, transaction fees, and other related costs and expenses incurred by the client, such as miscellaneous fees or charges by the custodian for services such as wiring fees, fees for portfolio transactions executed away from the custodian or not pursuant to an asset-based brokerage fee, dealer mark-ups, electronic fund and wire transfers, spreads paid to market-makers and exchange fees. The Firm will not receive any portion of these commissions, fees, and costs. The annual Advisory Fee will vary depending on the market value of the assets under management and the type of investment management services to be rendered, but generally will range between 0.20% and 1.00%.

We intend to offer financial planning for a fixed rate fee. This fee will be negotiable and will generally range between \$1,000 to \$5,000, depending on the level and scope of the services and the professional rendering of the financial planning or pension consulting services. In some cases the fees may be higher or lower than the general range shown.

We will bill our fee quarterly in advance, usually deducted automatically from your account. We will manage assets through an investment platform that facilitates the implementation of our advice and provides reporting and client view access. When we charge asset-based fees, the more assets we manage, the higher the dollar amount of fees you will pay, though the overall percentage amount we charge will go down as your assets increase. We therefore have a financial incentive to encourage you to increase the amount of assets we manage for you.

**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?**

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you, including fees charged by unaffiliated third-party managers we may engage on your behalf. You will also pay fees charged by your custodian and broker-dealer. Examples of these costs you might pay include brokerage commissions, asset-based custodial fees, retirement account maintenance fees, and wire transfer fees. Mutual funds and exchange traded funds also charge fees, which reduce the return of 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. Our Form ADV contains more detailed information about fees and costs.***

**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.

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

Our primary conflict of interest is our receipt of asset-based fees. Additionally, The Firm will provide financial planning, investment management, and pension consulting services to its clients. Depending on client status as a discretionary or non-discretionary account, the Firm will either recommend or allocate client assets among affiliated or unaffiliated investment managers ("Sub-Advisors"), mutual funds, and exchange-traded funds. For all Sub-Advisors, an additional and separate asset-based fee will apply. Allocating client assets to unaffiliated Sub-Advisors would result in the Firm retaining 100% of its own advisory fees. This gives us a financial incentive to use unaffiliated Sub-Advisors, which would increase overall fees to clients.

***Our Form ADV, Part 2A contains detailed information about our conflicts of interest. See especially Items 5, 10 & 12. How do your financial professionals make money?***

Some of our financial professionals receive salaries and others receive variable compensation related to the total advisory fees they generate. Variable compensation creates a financial incentive to find and retain clients. A number of our advisory representatives are also, in their individual capacities, licensed insurance agents with various insurance companies. They receive customary commissions on insurance products. Clients are not required to accept insurance recommendations made by an advisor.

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

No. Visit [investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

***For more detailed information about our investment advisory services, or to request another copy of this Relationship Summary, please contact us at (732) 346-1900 and speak to your advisory professional or our compliance support staff. You may also visit the SEC's public disclosure website at [adviserinfo.sec.gov](https://adviserinfo.sec.gov).***