



## **FORM CRS (Client Relationship Summary)**

MATAURO, LLC  
September 27, 2024

### **Introduction**

MATAURO, LLC an investment adviser registered with the Securities and Exchange Commission and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available 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.

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

We offer the following investment advisory services to retail investors: Wealth Management Services; Financial Planning & Consulting Services; Retirement Plan Consulting Services; and Fee Based Insurance. For more detailed information regarding our services, fees and other disclosures for our firm, please refer to Items 4, 5, 7, 8, 13, and 16 in our Form ADV Part 2A Brochure in this link: [ADV Part 2A](#).

- **Account Monitoring:** If you choose to open an advisory account with us, as part of our standard services, we will meet with you initially to assess your current financial situation. Depending on your financial situation, we will recommend a portfolio of investments that are tailored to your financial needs. Our firm will monitor your investments on at least an annual basis.
- **Investment Authority:** We offer investment accounts on both a discretionary and non-discretionary basis. In a discretionary account, we have the authority to select, retain, or replace third-party managers to manage your account(s). You also have the option to limit our discretionary authority by providing us with your restrictions and guidelines in writing. In a non-discretionary account, we provide advice, but you ultimately decide which investments to buy and sell for your account(s). Regardless of whether your account is discretionary or non-discretionary, MATAURO and its advisors have no authority to access or withdraw any of your funds for any purpose.
- **Investment Offerings:** We provide advice on various types of investments, and we do not restrict our advice to limited types of products or investments.

#### **Account Minimums and Requirements:**

In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account, with proper notice, if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

#### **Conversation Starter:**

[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 quarterly fee based on the value of the assets in your account. Our maximum Wealth Management fee is 1.15%. The more assets you have in your advisory account, the more you will pay us in total fees. However, our fee schedule is designed so that as your account size increases, the marginal fee rate decreases, resulting in a lower percentage fee on higher asset amounts. While larger accounts may result in higher overall nominal fees, they benefit from a reduced marginal fee, which incentivizes larger accounts. The amount you pay will depend on factors such as the services you receive and the total assets in your account. Our firm's fees are typically deducted automatically from your advisory account, which will reduce the value of the account. In rare cases, we may agree to send invoices instead of deducting fees automatically.

In addition to advisory and transaction fees, there are additional fees such as postage and handling, transfer taxes, SEC fees for sales of securities, and similar fees. These additional fees are not material, but like advisory fees and custodian fees, they do have an adverse impact on the value of your portfolio 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 our fees is in Item 5 of our Firm Brochure, which is available online at ADV Part 2A.

Conversation Starters:

[Help me understand how these fees and costs may 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 interests ahead of yours. At the same time, the way we make money creates some conflicts of interest. You should understand and ask us about these conflicts, because they can affect the investment advice we provide you.*

Here is an example to help you understand what this means:

Certain financial professionals at our firm, in addition to providing investment advice, are licensed as independent insurance agents. These professionals may earn commission-based compensation for selling insurance products, which is separate from and in addition to our advisory fees. While this could create a potential conflict of interest, as there is an incentive to recommend insurance products that generate commissions, our primary focus is advising clients on their comprehensive financial plans. Additionally, all insurance professionals are bound by suitability and best interest standards, ensuring that any recommendations made align with your financial goals and serve your best interests.

Additional information about our conflicts of interest is in our Form ADV Part 2A Brochure which can be accessed online at ADV Part 2A.

Conversation Starter:

[How might your conflicts of interest affect me, and how will you address them?](#)

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

Our financial professionals are compensated by our firm through the revenue generated from advisory and consulting services provided to our clients. Advisory fees are determined by the amount of client assets under management, as well as the time and complexity involved in meeting each client's needs. Financial planning and consulting fees may be charged as a flat fee or on an hourly basis, depending on the scope and complexity of the engagement.

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

Yes, our firm or our financial professionals currently have legal or disciplinary history to disclose. These events are disclosed in either our Form ADV (Item 11 of Part 1A or Item 9 of Part 2A) or the specific individual's Form U4. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.]; [No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter:

[As a financial professional, do you have any disciplinary history? For what type of conduct?](#)

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #333038. You may also contact our firm at (845) 273-6211 to request a copy of this relationship summary and other up-to-date information.

Conversation Starter:

[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?](#)