

**FORM ADV PART 3: Client Relationship Summary (CRS)**  
**Structural Solutions LLC**  
March 2024

Structural Solutions LLC (“Structural” or “we”) is an investment advisor registered with the U.S. Securities and Exchange Commission (the “SEC”). Registration with the SEC does not imply a certain level of skill or training. Investment advisory services and fees differ, and it is important for retail investors to understand the differences. 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 investment advisers and investing.

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

We provide discretionary investment management services to high net worth families, including strategic allocation and selection of specific investments. We also provide advisory services high net worth families and nonprofits for whom we do not perform investment management functions. For these investors, our advice focuses on asset allocation and, as appropriate, tax planning.

Client accounts that we manage are invested primarily in equities and fixed income securities that we manage, as well as in mutual funds, exchange-traded funds, alternative investments, and cash-equivalent instruments that are managed by third-party investment managers.

**Monitoring:** Continuous portfolio monitoring is part of our standard services. In general, we rebalance client portfolios when exposures exceed target levels and exit investments that we no longer believe offer attractive risk-return. However, we may in certain circumstances be unable to do so immediately; for instance, an alternative investment may have limits on redemption. Additionally, tax considerations may cause us not to exit an investment we otherwise would sell.

**Investment Authority:** Investment management services are guided by the objectives and restrictions outlined in your Investment Management Agreement and/or Investment Policy Statement. You may restrict investments in certain securities or types of securities in your account.

**Limited Investment Offerings:** The Firm does not limit its available investment advisory services to proprietary products or to a specific asset class.

**Account Minimums and Other Requirements:** We do not have a formal account minimum.

More detailed information about our services can be found in our ADV Part 2A Brochure (specifically Items 4, 5, 7, 13 and 16).

**Questions to 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?*

**What fees will I pay?**

*Accounts for we manage on a discretionary basis*

We are paid based on a percentage of assets under management. Fees are generally charged quarterly in arrears based on the prior quarter-end market value. Fees may be negotiated based upon a number of factors. We also receive flat or set fees.

You are responsible for additional costs and expenses, such as brokerage fees, commissions, custody fees, tax preparation fees and fees and expenses charged by unaffiliated custodians, as well as for the fees charged by unaffiliated third-party funds and third-party managers. Account assets invested in unaffiliated investment vehicles are included in calculating the value of the account, using the last available price or assigned value at the

time the fee is calculated, for purposes of computing our investment advisory fee.

In general, the more assets there are in your investment advisory account, the more you will pay in fees. As a result, we may have an incentive to encourage you to increase the assets in your account.

#### *Advisory services*

Clients with whom we do not have a flat fee arrangement are charged based on the time we devote to their accounts. Each work period is measured to in increments of 6 minutes, rounded up. Hourly fees may vary among clients and professionals.

**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.**

More detailed information about our fees can be found in our ADV Part 2A Brochure (specifically Items 5 and 6).

**Questions to 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?*

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 is an example to help you understand what this means:

For accounts where our fee is calculated as a function of assets under management, we benefit from your keeping additional assets with us. This can create a conflict when counseling you on whether to incur or pay down debt, as your decision will affect the assets under our management.

More detailed information about conflicts of interest and how we mitigate them can be found in our ADV Part 2A Brochure (specifically Items 4, 5, 6, 7, 10, 11, 12, 14, 15 and 17).

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

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

Our employees receive incentive compensation as part of their total compensation plan. In some cases, compensation may be based upon an employee's contribution to annual new business revenue generated by a client referral, in addition to other factors, including Structural's financial performance, which is a function of revenue from investment advisory fees. As a result, we have an incentive to encourage you to increase the assets in your account.

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

No. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our Firm.

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

To request up-to-date information and to request a copy of this Client Relationship Summary, please call us at 917.836.0339.

**Questions to 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?*