

Sawyer Falduto Asset Management, LLC – Form CRS

Sawyer Falduto Asset Management, LLC (“we”, “our” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

What investment services and advice can you provide me?

We provide investment management services to retail investors, which are primarily individuals, their trusts and/or estates. We provide these services primarily through our wrap fee program. We manage client’s portfolio based on their investment objectives and other special circumstances. We monitor clients’ portfolios periodically and make changes as we determine necessary.

We manage portfolios on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you within mutually agreed upon asset allocation guidelines prior to doing so. You can place reasonable restrictions on the securities that we buy by notifying us, in writing.

We do not limit the scope of the universe of securities that we use in managing client accounts, but primarily recommend that client invest in individual equities, fixed income securities, mutual funds and/or exchange traded funds (ETFs).

We generally do not require a minimum annual fee. We reserve the right to accept any prospective client and negotiate fees based on the scope of the engagement.

For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7, respectively in our [Form ADV Part 2A](#) and Items 4 and 5 of our [Wrap Fee Program Brochure](#).

Conversation Starter:

Given my financial situation, should I choose an investment advisory service? Why or why not?

Conversation Starter:

How will you choose investments to recommend to me?

Conversation Starter:

What is your relevant experience, including your licenses, education and other qualifications?

What do these qualifications mean?

What fees will I pay?

We provide services and receive fees only from you. We don’t accept any payments or commission from any third parties. Our investment advisory fee is based on a percentage of your assets under our management and is part of a wrap fee program, which means that our fee covers trade execution, custody, reporting, and our investment advice rendered to your account. The current annual Program fee varies depending upon the market value of assets under management, which depends on the level and scope of the overall investment advisory services rendered but does not exceed 0.80%. We may charge a flat retainer fee for certain pension fund clients. Such fee will not exceed \$1,000 per month.

We generally deduct our fee from one or more of your investment accounts on a quarterly basis, in arrears. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us.

Your account will be held with a qualified custodian. Your assets may be invested in mutual funds, ETFs, and other pooled investments. You will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus or offering memorandum and potentially include a management fee, distribution fee (i.e., rule 12b-1 fee), and other fund

expenses. 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.

Conversation Starter:

Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?

For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [Form ADV Part 2A](#) and Item 4 in our [Wrap Fee Program Brochure](#).

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 operate creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect our relationship or the advice we provide you. Here is an example to help you understand what this means:

- We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.

Conversation Starter:

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

For more detailed information about our conflicts of interest, please review Item 4, 11 and 12 of our [Form ADV Part 2A](#) and Items 4 and 9 of our [Wrap Fee Program Brochure](#).

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis and are eligible to receive discretionary bonuses. In addition, certain of our financial professionals are equity owners of the firm, in which case they stand to receive a share of the profits of the firm.

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

No. We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals.

Conversation Starter:

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at (630) 941-8560.

Conversation Starter:

*Who is my primary contact person?
Is he or she a representative of an investment adviser or broker-dealer?
Who can I talk to if I have concerns about how this person is treating me?*