

## Customer Relationship Summary

### Introduction

Satovsky Asset Management, LLC ("SAM") is registered with the Securities and Exchange Commission as an investment adviser based in New York City, New York. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. 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.

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

SAM offers retail investors and institutions an integrated suite of investment advisory services that combine financial planning, investment management, digital wealth solutions and behavioral coaching. Our aim is to create the best possible client experience by helping you identify a personal money philosophy that aligns with your goals and enables you to focus your time and energy on the things that bring you joy. Our services are available as a holistic wealth advisory experience, or ongoing financial consulting.

We generally manage assets on a discretionary basis. Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. We also offer non-discretionary investment management services in which you make the ultimate decision regarding the purchase or sale of investments. We monitor your investments on an ongoing basis as part of our standard services. Please refer to Item 11 of our [Form ADV, Part 2A Brochure](#) for further information.

#### What 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?"

We seek to meet with all clients at least annually, or more often as needed. It is important that you keep us apprised of any changes to your financial situation so we can recalibrate as appropriate. Additional information can be found by reading Items 4, 5, 8, 12 and 13 of our [Form ADV, Part 2A Brochure](#).

### What fees will I pay?

Our holistic wealth advisory fees are based on a percentage of assets under management (which generally range from 0.50% to 1.5% per annum), subject to a minimum annual fee of \$10,000, billed quarterly at \$2,500. Our digital wealth experience is provided for the same fee structure subject to platform limitations and is calculated based on your average daily portfolio value, billed quarterly in arrears. In addition to our fees, digital wealth clients are subject to a separate platform fee (which generally ranges from .12%-.20% per annum).

Our ongoing financial consulting fees are offered on a retainer or fixed fee basis, based on the scope and complexity of your unique finances, or circumstances. These fees are at the sole discretion of SAM and may be reviewed annually.

You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.

In addition to our fees, you may incur fees by third parties that include, but are not limited to, custodial fees, brokerage commissions and transaction fees. In addition to the management fees you pay to SAM, third-party managers may also charge management and performance fees.

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. For additional information, please refer to Items 5A, B, C, and D of our [Form ADV, Part 2A Brochure](#).

**What to ask us:**

*"Please 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 SAM makes 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. For example:

**What to ask us:**

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

**Client conflict of interest**

To the extent we provide financial planning and coaching services ("consulting") to you, we have an incentive to recommend that you retain us for investment management services since we would earn additional wealth advisory fees as a result, however, we have the discretion to offset financial consulting fees by any investment management fees incurred. Our financial consulting agreement states you are under no obligation to execute financial recommendations using our investment management services.

**Insurance**

Mr. Jonathan Satovsky, in his individual capacity, is a licensed insurance agent and may receive commissions for selling insurance policies or annuities. You are under no obligation to purchase such insurance products from Mr. Satovsky.

For additional information and conflicts, please refer to Items 5, 11, 12, 14 of our [Form ADV, Part 2A](#).

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

Our financial professionals receive a salary and discretionary bonuses based on their individual performance and the success of the firm.

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

No. For more information, please refer to Item 9 of our [Form ADV, Part 2A Brochure](#), or you can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**What to ask us:**

*"As a financial professional, do you have any disciplinary history? For what type of conduct?"*

**Additional Information**

For additional information about our services or to request a copy of this relationship summary we invite you to contact us at 212-584-1900 or by email at [Christine@satovsky.com](mailto:Christine@satovsky.com).

You can find additional information about our investment advisory services on the SEC's website [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by searching CRD #173522.

**What to ask us:**

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