

Client Relationship Summary (Form CRS)

(This document is provided for informational purposes. It does not require your signature)

We are registered with the Securities and Exchange Commission (SEC) as a Registered Investment Adviser (RIA).

The services provided by an RIA (*Fiduciary Investment Adviser*) and other financial services providers, like a FINRA member *Broker-Dealer* (brokerage firm) will differ, as well as the fees charged by such providers. It's important to understand who can provide you with the level of financial services and investment support you need at a price that is reasonable to you. The SEC makes free and simple tools and educational materials available to research firms and financial professionals at: investor.gov/CRS.

What investment services and advice can you provide me?

We offer model portfolio strategies as well as customized investment advisory and retirement income planning services to retail investors. Our advice depends on client-specific circumstances and may include a full suite of securities described in Item 8 of our *Form ADV Part 2A (Client Information Brochure)*, including equities, fixed income, mutual funds, ETFs, options, and similar investments. Our services are generally provided on a discretionary basis, which means that you have authorized us to buy and sell securities for your managed account without obtaining your consent for these transactions. This authority is usually unlimited and remains in effect until you revoke it. We review portfolios at least annually. However, we do monitor accounts and our investment models on a continuous basis and conduct ad hoc reviews if you change your objectives, or risk tolerance, or upon significant market and economic events, or if we change our investment strategy. We require a minimum account size of \$50,000, which can be waived, but may incur additional reporting fees.

For further information about our services, fiduciary obligations, and investment advice please also read our *Client Information Brochure* in its entirety (and specifically, Items 4, 5, and 8) which can be obtained here: <https://adviserinfo.sec.gov/firm/brochure/299085>. You can also request a copy by emailing us at: invest@abrahamco.com.

Questions to consider before choosing an investment advisor or financial services:

- * *Given my financial situation, should I choose a fiduciary investment advisory service? Why or why not?*
- * *How will you choose investments to recommend to me?*
- * *What is your relevant experience, including you licenses, education, and other qualifications?*
- * *What do these qualifications mean?*

What fees and expenses will I pay?

We charge an annual fee based on the assets we manage for you. We typically require fees to be computed and payable monthly, in arrears, based on the valuation of client account assets under management (generally referred to as *AUM*) on the last day of the prior month period. Our monthly fees are calculated as a percentage of the assets under our management, so our fees will rise and fall with the value of the assets we manage for you. While our fees may reduce the amount of your assets available for investment, we believe they are justified by our services and attention to your needs. Moreover, we believe our interests are aligned with yours in this type of

fee structure. Nonetheless, we are economically incented to recommend that you place more assets in your account in order to increase the value of your portfolio, because as the value increases, so do our fees. We also have an economic incentive to place assets into our proprietary portfolio models, which are described in Item 8 of our *Client Information Brochure*. **Additional information:** There may be additional fees and client account expenses that can be found in Sections 4, 5, & 10 of the *Brochure*.

Questions to consider concerning management fees, account expenses, and how they will affect my investments:

Help me understand how these fees and costs affect my account performance.

** Specifically, if I invest \$100,000 with your firm, how much will go toward fees and account expenses, and much will be invested for my benefit?*

Other Fees and Costs: Your investment assets will be held with a qualified custodian. Custodians generally charge advisory firms like ours, and by extension our clients' accounts, brokerage commissions and/or transaction fees for effecting certain securities transactions. In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., management fees and other fund expenses). Wrap fee programs and separately managed accounts may pay brokerage, custody, investment advisory, and other fees to their financial adviser or financial firm, in addition to our advisory fee. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce account performance, (e.g., money you make on your investments over time). Please make sure you ask us and clearly understand what fees and costs you are paying.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts (potential or actual) can be found in Items 5, 10, and 14 of our *Client Information Brochure*. A current copy of our *Brochure* can be obtained at: <https://adviserinfo.sec.gov/firm/brochure/299085> or by emailing us at: invest@abrahamco.com.

What are your legal and professional 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 inherent 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. *This Firm generally recommends Schwab Advisor Services to serve as custodian to our clients.* Custodians provide advisors like us with certain products and services, at no cost, that benefit us but may not directly benefit our clients. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business. The receipt of such products and services creates a conflict of interest as it gives us an incentive to recommend that our clients custody their assets with our Firm's chosen custodian(s).

More detailed information about our conflicts, or potential conflicts, of interest can be found in Items 10, 11, 12, and 14 of our *Client Information Brochure*.

Questions concerning conflicts, or potential conflicts, of interest:

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

How do your financial professionals make money?

Our fiduciary advisers are paid a percentage of the fees we collect from you. Certain of our financial professionals are licensed insurance agents appointed with various insurance agencies. These professionals receive commissions when clients implement recommendations to purchase certain insurance products like fixed index annuities. This creates a conflict of interest. **Additional information** about the compensation received by the Firm's professionals and any related conflicts of interest are outlined in each professional's *Form ADV Part 2B*, which can be obtained directly from your fiduciary advisor upon request, or emailing us at:

invest@abrahamco.com or through the SEC at:
<https://adviserinfo.sec.gov/firm/brochure/299085>

Does the Firm or its financial professions have a legal or disciplinary history?

Yes. Certain financial professionals of this Firm have disciplinary records, which can be found by accessing [Investor.gov/CRS](https://investor.gov/CRS). In addition, disciplinary action is discussed in the firm's *Client Information Brochure* and/or the financial advisor's *Brochure Supplement (ADV Part 2B)*.

Additional Information about this Firm disciplinary history and that of its supervised professionals can be found on FINRA's *BrokerCheck* at: <https://brokercheck.finra.org/> or by emailing the Firm directly at: invest@abrahamco.com

Questions about disciplinary history of the Firm or an adviser:

- * *How do I determine the seriousness of a disciplinary action or history?*
- * *Does the Firm supervise the conduct of its advisers and their professional conduct?*

Who is my primary contact for and questions or concerns?

Primary contact for questions and concerns always begins with your *Fiduciary Adviser*. Information about the Firm's professional advisers can be found on the Firm's website at: <https://www.abrahamco.com/team-member>. If, given the nature of your concern, you feel uncomfortable addressing your concern(s) with your adviser, you can contact the Firm's *Chief Executive* and *Chief Compliance Officer*, Kye Abraham, directly through email at: abeco@abrahamco.com.

Questions concerning professional conduct of advisers or other sensitive matters:

- * *What if I feel I need the attention of senior management, or do not feel comfortable discussing my question or concern with my adviser?*

Our clients are our number one priority. If you have any questions or concerns about your account, our Firm, or your adviser, we want to hear from you so we can fix it.