

## Introduction

Our firm, Forté Asset Management, LLC, is an investment adviser registered with the Securities and Exchange Commission as an investment advisor, and we provide investment advisory services rather than brokerage services. We feel that it is important for you to understand how investment advisory services and brokerage 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 [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investing, investment advisers, and broker-dealers.

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

We are a registered investment adviser that offers fee-based investment advisory services to individuals, trusts, estates, charitable organizations, corporations, and other types of business entities. Our firm utilizes an institutional approach in its investment management by focusing on the risk of the entire portfolio by considering how each investment contributes to the overall risk of the portfolio. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerances. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least semi-annually, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance (“discretion”) or only after receiving your permission (“non-discretion”). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

*Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/132969>.*

## What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the assets in your account. Our fee schedule ranges from 0.25% to 0.90% depending (Tiered) on the value of all assets under management. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. However, since our fees are based on a sliding scale, the more assets you have with us, the lower your blended advisory fee will be. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.

As a fiduciary investment advisor, our firm never has custody of your money or investments. Your money and investments are held by independent custodial firms. None of the custodial firms used by our firm charge a separate fee for holding your money or investments. The custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you. Many of the assets we purchase for you do not come with a fee, in other cases, the fees tend to be nominal. The custodian's transaction fees are in addition to our firm's fees for our Asset Management service. You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds,

index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments 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 advisory services is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/132969>.*

### 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:*

Potential Conflict: The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

### How do your financial professionals make money?

Our financial professionals are compensated through a combination of salary and bonus. Salary is tied to the amount of client assets that the professional manages, and the time and complexity required to meet a client's needs. Bonuses are discretionary and reflect the overall success of the firm and the individual. Our financial professionals receive no product sales commissions or other forms of payment.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### Additional Information

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 #132969. You may also contact our firm at (914) 234-0281 to request a copy of this relationship summary and other up-to-date information.

### 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 those qualifications mean?
- Help me understand how these fees and costs may affect my investments. If I give you \$10,000 to invest, how much would go to fees and costs and how much will be invested for me?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history? For what type of conduct?
- 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?