

We are registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services 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 <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our investment advisory services include Portfolio Management (including financial planning and consulting services), Advisory Consulting, and Pension Consulting to clients. If you open an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs and goals. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. There are no material limitations to our monitoring. We accept discretionary and/or non-discretionary authority to implement the recommended transactions in your accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. For non-discretionary services, you make the ultimate decision regarding the purchase or sale of investments. We do not offer advice only with respect to proprietary products. We typically offer advice on debt securities (bonds), equity securities, exchange traded funds, mutual funds and options.

Our firm requires a minimum account balance of \$250,000 to open and maintain an account for our Portfolio Management service. Generally, this minimum account balance requirement is not negotiable and would be required throughout the course of the client’s relationship with our firm. Written financial plans are generally assessed a minimum fee of \$1,500. Financial Consulting is included in our Portfolio Management service for no additional fee. Financial Consulting is also offered as a separate service for a flat or hourly fee. We do not monitor your investments for the Financial Planning & Consulting service.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/128053>

Let’s discuss...

- *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?

For Portfolio Management services, you will be charged an ongoing quarterly fee based on the value of the assets in your account. Our maximum Portfolio Management annual fee is 1.50%. 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 to increase our fees. 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. In rare cases, we will agree to send you invoices rather than automatically deduct our fees from your advisory account.

We charge an hourly or flat fee for Advisory Consulting services. Our flat fee ranges from \$1,500 to \$20,000 and our maximum hourly rate is \$610. We charge an upfront retainer when you sign an agreement for this service or charge you when we provide Advisory Consulting Services.

Our Retirement Plan Consulting fees are billed on an hourly or flat fee basis, or based on the percentage of plan assets under management. The asset-based fee can be up to a maximum of 1.50%. The maximum hourly fee will not exceed \$575, and the flat fees range from \$750 to \$20,000.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. These additional charges include securities brokerage commissions, transaction fees, custodial fees, fees attributable to alternative assets, margin and other borrowing costs, charges imposed directly by a mutual fund or ETF in a client’s account, as disclosed in the fund’s prospectus (e.g., fund management fees and other fund

expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. The Firm does not receive a portion of any of these fees and expenses. The expenses will depend on the broker-dealer or custodian that you have your account with.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we charge higher 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. **Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/128053>**

Let's discuss... 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 are some examples to help you understand what this means.

- Our firm's financial professionals include licensed insurance agents who can sell insurance products for a commission. This would result in them having an incentive to recommend insurance products to you to increase their compensation. In order to eliminate that conflict of interest, neither we nor our financial professionals will accept commission or other transaction-based compensation.

Let's discuss... How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/128053>

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

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

No, neither we nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Let's discuss... As a financial professional, do you have any disciplinary history? For what type of conduct?

You can find additional information about our services on our website at www.camelotta.com and in our Disclosure Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, you can go here: <https://adviserinfo.sec.gov/firm/summary/128053> or call us at (415) 806-3641.

Let's discuss... 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?