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## Form ADV Part 3: Client Relationship Summary

ElderAdo Financial is registered with the Securities and Exchange Commission as a Registered Investment Advisor. We do not offer brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC provides a free tool at [Investor.gov/CRS](https://www.investor.gov/crs) to help you research investment advisers and learn more about financial professionals. If you are planning to speak with one of our advisors look for the shaded boxes in this document for some questions to guide your conversation.

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

We offer investment advisory services to retail investors via Individual Retirement Accounts, taxable investment accounts, and small business retirement plans. We provide strategies to our clients to help them reach their financial goals. Our advisors also offer advice for other aspects of financial planning such as tax, retirement, and education planning. Our investment services and advice are available virtually or in person through one of our financial professionals.

**Asset Management Services:** We provide asset management services that involve us managing and trading your designated account(s). We discuss your investment goals and design a strategy to achieve them. Your accounts are reviewed on an ongoing basis when you are part of the asset management services and you will be contacted at least annually to discuss your portfolio. Asset management services are provided on a discretionary basis (which means we have the authority to determine the type and number of securities to be bought or sold in your account). Or a non-discretionary basis (the retail investor makes the ultimate decision regarding the purchase or sale of securities).

**Financial Planning and Consulting Services:** We provide financial planning and consulting services as part of your asset management fee. Financial planning services involve us creating a written financial plan for you that covers mutually agreed-upon topics. Services provided include retirement planning, investment portfolio assessment, risk tolerance assessment, and any other specialized financial planning topics based on the needs and concerns of the client. Clients who do not wish us to manage their assets can also choose to have a financial plan created for a fee if we have the capacity to take on additional work at that time.

**Limited Investment Offerings:** We do not primarily recommend only one type of security to our clients. Instead, we recommend portfolios designed to be suitable for each client relative to each client's specific circumstances and needs. However, we are limited in investment selection in that we can only invest in securities that are available on our custodian/broker-dealer's platform. When providing you services, we do not recommend or offer advice on any proprietary products.

**Account & Fee Minimums:** We do not require a minimum account balance to open or maintain an investment management account. Instead, our asset management services are subject to a minimum monthly advisory fee of \$250.

*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?

#### **Description of Principal Fees & Costs:**

**Asset management services:** If you choose our ongoing investment management services, you will pay a fee based on a percentage of the assets we manage for you. This fee generally ranges from **0.60% to 1% per year** and is billed **monthly in arrears**, meaning after services are provided. The fee is calculated based on the value of your account at the end of the prior month.



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Because our fee is based on the size of your account, we have an incentive to recommend that you increase the assets we manage. This is a conflict of interest, and we address it by acting in your best interest and providing advice based on your individual needs and goals.

**Other Investment Costs:** In addition to our fee, you may pay other costs charged by third parties, such as: Custodial and brokerage fees, transaction costs, internal fees charged by mutual funds or ETFs, or other investment costs. These costs are not paid to us and are disclosed in the investment's prospectus or account statements.

**Financial Planning Fees:** Financial planning services are included at no additional cost when you are paying an asset management fee. If you choose planning services without investment management, fees may be charged **per financial plan or on an hourly basis**. These fees are agreed upon in advance and billed at the time services are provided or according to a retainer arrangement.

**Additional Information:** You will pay fees and costs whether your investments gain or lose value. Over time, these fees reduce the overall return on your investments. For more details about our fees and costs, please refer to **Item 5 of our Form ADV Part 2A**.

*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?

**Standard of Conduct:** 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 has the potential to create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide. Here are some examples to help you understand what this means. 1) To the extent we recommend you roll over your account from a current retirement plan to an individual retirement account ("IRA") managed by us and subject to our asset-based investment advisory fees, this is a conflict of interest because we have a financial incentive to recommend that you move your IRA to us even if it is not in your best interest. 2) We provide financial planning and advisory services to multiple clients resulting in our client relationships being non-exclusive. We strive to avoid circumstances where one client's interest conflicts with another client. Additional Information: For more information about our conflicts of interest and the ways we are compensated, please see Item 5 and Item 10 of our [ADV Part 2A](#).

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

### How Do Your Financial Professionals Make Money?

We compensate our investment adviser representatives through a monthly salary and a bonus on net new client assets. Planners are not compensated based on client complexity, time spent with clients, and products the client is invested in, nor do they receive commissions on any investments our clients invest in through the firm.

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

No, our firm and our financial professionals have no disciplinary history. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

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

For additional information about your investment advisory services, or to request a copy of this Form CRS, please call us at (970) 249-9900 or visit [elderadofinancial.com](http://elderadofinancial.com) for our [ADV](#) or this Form CRS.

*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?*