

A Summary of Your Advisory Relationship with Moisand Fitzgerald Tamayo, LLC

An SEC Registered Investment Adviser

June 20, 2020

Introduction

Our services and compensation structure differ from a registered broker-dealer, and it is important for you to understand the differences between those structures. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. This client relationship summary ("Form CRS") provides a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions next to each section.

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

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, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer fee-only investment advisory services to retail investors (individuals, trusts and estates), utilizing publicly traded mutual funds and exchange traded funds for most portfolios. As part of our standard services, we will discuss your investment goals, design a strategy to achieve your investment goals, and regularly monitor your account. We will provide periodic reporting on your portfolio. Portfolios are managed within written parameters set mutually with you. You grant us discretionary authority allowing us to make needed transactions on your behalf. Most financial planning advice occurs as part of our wealth management service when requested by clients.

Our financial planning and financial consulting services typically address matters such as tax and estate planning, insurance, etc. inclusive of our advisory fee.

For additional information regarding our advisory services or the types of clients we advise, please see Items 4 and 7 of our Form ADV 2A.

Conversation Starters:

- *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?

The fees we receive from you for our advisory services are either based on assets under management (AUM), a project fixed fee or an hourly fee we agree to in advance. Clients who wish to engage us for wealth management services will generally pay an annual fee of 1.00% or less and will be billed quarterly in advance. As an independent investment adviser, we are not affiliated with a broker-dealer, and we do not receive fees paid by issuers, manufacturers or other 3rd parties for selling products.

Many investments we purchase for clients such as mutual funds and exchange traded funds have their own fees and the purchase of some investments requires a transaction fee, currently ranging from \$0-\$25 depending on the type of security. We do **NOT** receive any portion of these fees. Our fiduciary duty and our compensation structure incent us to manage your costs and keep these fees to only those which are necessary.

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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 regarding our fees please see item 5 (page 11) of our Form ADV Part 2A at the following link: [Here](#)

Conversation Starter:

- *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?

Legal obligations. As your investment adviser, we are required by law to act as a fiduciary at all times, while broker-dealers are not required to do so.

Making money. As your investment adviser, we make money by clients paying us fees for our advice, while a broker-dealer, acting for its own account or as an agent of an issuer, manufacturer or other third party, gets commissions and other fees for selling and distributing products to you.

Conflicts of interest. 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: Our key conflict is the more assets you place in an advisory account, the more you will pay us, and therefore we have an incentive to encourage you to increase the assets in your account. You can review our firm's disclosures [here](#) for more detail on our business practices, potential conflicts of interest and background of the firm and firm's employees who provide investment advice.

Conversation Starter:

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

Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link: [here](#)

How do your financial professionals make money?

All personnel are paid salaries. Firm owners also share in firm profits. No personnel receive compensation based on their financial recommendations.

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

No, our firm and financial professionals do not have any legal or disciplinary history.

Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Conversation Starter:

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

Additional Information

For additional information on our advisory services, see our Form ADV brochure [here](#) and any brochure supplement your financial professional provides.

To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, account or financial professional, contact us in writing at 200 South Orange Ave., Ste 2025, Orlando, FL 32801 or call 407-869-6228.

Conversation Starter:

- *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?*