



Client-Centered Cross-Border Private Wealth Advisory FORM CRS RELATIONSHIP SUMMARY January 2, 2025

INTRODUCTION

Client-Centered Cross-Border Private Wealth Advisory is registered with the Securities and Exchange Commission (SEC) as a registered investment adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational material about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide fee-only financial planning and investment advisory services primarily to expatriate retail investors resident in Thailand and Southeast Asia. Our service typically makes sense for clients with investable assets in excess of USD 750,000.

Advisory Services are typically provided to clients as an ongoing service and may include advice on various financial planning and investment issues to include, but not limited to, advice on: cash flow and budgeting, debt management, currency management, risk management, college funding, long-term goal funding, pre-retirement and retirement planning, executive compensation, stock options and RSUs, and investment portfolio construction. We generally do not offer extended financial planning or investment advice on a limited project basis.

Under our on-going advisory service, we provide periodic (at least quarterly) portfolio advice on a non-discretionary basis. This means that while we provide the advice, clients make the final decision to implement investment recommendations and determine the timing and the execution of portfolio trades. We do not monitor your investments and you make the ultimate decision regarding the purchase and sale of investments. We typically recommend low-cost exchange traded funds and mutual funds from the global array of products available on custodial platforms such as Charles Schwab and Interactive Brokers. We do not offer any proprietary products.

For additional information please see our ADV Part 2A Brochure, Items 4 and 7.

Ask your financial professional ...

- Given my financial situation, should I choose an investment advisor 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?

On-going advisory clients pay fees based upon a percentage of assets under advisement subject to a fixed minimum quarterly fee.

On-going advisory fees are calculated and billed in advance on a quarterly basis. The fixed minimum quarterly fee is determined by the scope, complexity and amount under advisement. The minimum fee will apply when the calculated fee falls below the minimum quarterly fee. This means we have an incentive to encourage you to increase the assets in your account.

Advisory fees are deducted from client assets unless other payment arrangements are agreed upon. The fee schedule does not include Thai Value-Added Tax which will be added if applicable for residents of Thailand.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption 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.

The form of compensation implemented by our firm is common for US-registered investment supervisory firms and avoids the multiple inherent conflicts of interest associated with commission-based compensation (we do not accept commission-based compensation of any nature). While the percentage of assets compensation method resolves many conflicts of interest, it does not resolve the conflicts of interest inherent in financial planning decisions that may reduce the amount of billable assets such as using investment assets to pay down mortgage debt.

Please refer to firm's ADV Part 2, Item 5 for additional information regarding our fees.

Ask your financial professional: 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 providing recommendations 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.

If, for example, you decide to use investment assets to buy a house or pay down a mortgage, this would reduce the amount of billable assets that we charge on. In theory, we would have an incentive not to recommend this course of action. To address situations like these we have implemented a quarterly minimum fee that would become applicable if the fee calculated from billable assets falls below the quarterly minimum. This largely, but not entirely removes this conflict of interest.

For additional information, please see our ADV Part 2A brochure.

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

We are compensated solely through the firm's profits after deducting relevant operating expenses and taxes from client advisory fees.

We do not enact or participate in any cash or non-cash compensation schemes based on total client assets served, time spent to meet client needs, products recommended, third-party fees, performance fees or any other sort of incentive structure.

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

No. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and its financial professionals.

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

For additional information about our services, please refer to ADV Part 1 and ADV Part 2 and our website: www.expatsfocusedplanning.com.

If you would like additional, up-to-date information or a copy of this disclosure, please email info@expatsfocusedplanning.com or call +66 2 566-0815.

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?

Material Changes since last update on May 1, 2024

Company's name, contact details, shareholding structure and management have changed.