

Fortitude Family Office, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. 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](https://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 investment advisory services to retail investors, which principally include discretionary and non-discretionary **Investment Management, Family Office Services, Family Office Advisory Services, Consulting Services**, and a selection of other investment services.

Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. We also offer non-discretionary investment management services whereby we will provide advice, but you ultimately decide which investments to buy and sell for your account.

We do not offer proprietary products. We do not have a minimum account size or investment amount to retain or maintain our advisory services, though we typically target our services to high net worth individuals and their related trusts and business organizations. Regular monitoring of your account(s) is included as part of our standard advisory services, with reviews typically occurring at least quarterly. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

More detailed information about our services may be found in [Items 4 and 7 of our Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/317615) (available at <https://adviserinfo.sec.gov/firm/brochure/317615>).

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?

Retail investors will generally incur the following fees charged by us: asset-based fees, fixed fees, and/or hourly fees. Our asset-based fees generally range from 0.15% to 1% per annum based on the amount of assets designated to be under our management, and charged quarterly in advance based on account values as of the prior quarter-end. Our fixed fees generally range between \$20,000 to \$1,500,000 per annum based on the nature, complexity, and extent of the services requested by you, and are charged in periodic increments over the course of the year. Our hourly fees generally range from \$270 to \$600 per hour based on the particular financial professional rendering the services, and are charged upon presentation of an itemized invoice. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges.

When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). When we charge a fixed fee, the nature, complexity, and extent of the services we provide will impact the fixed fee amount, and we are therefore incentivized to recommend additional services to you that increase such fee. When we charge an hourly fee, we are incentivized to incur more time in performing services on your behalf.

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.

More detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/317615).

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?

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.

The custodian(s) we recommend provide us various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 12 of our ADV Part 2A brochure.

Third-party investment advisers we may recommend provide us certain benefits, such as due diligence and educational seminars along with attendance expense reimbursements, financial and marketing assistance, and the use of certain software. This creates an incentive to recommend the third-party investment adviser. To learn how we address this incentive, please refer to [Item 10 of our ADV Part 2A brochure](#).

Conversation Starter

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

More detailed information about our conflicts of interest may be found in our [Form ADV Part 2A brochure](#).

How do your financial professionals make money?

Our financial professionals are compensated based on a salary and bonus (which is tied to our overall profitability). They are not compensated based on the sale of a particular product and do not earn commissions.

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

No. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter

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

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by emailing matt@fortitudofo.com, or calling (602) 550-3432.

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?”