

## EMERALD MULTI FAMILY OFFICE – EMFO CLIENT RELATIONSHIP SUMMARY

March 7, 2024

Emerald Multi-Family Office (“EMFO” or “firm”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. There are free and simple tools available to research the firm and our financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. (The firm’s CRD#289997/SEC#801-111928 for your reference)

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We provide multi-family office services, including portfolio management, selection of separate account managers, family office, and wealth management plan services to serve the needs of high net worth and ultra-high net worth families and institutions. We provide these services on a non-discretionary and discretionary basis. Services offered on a discretionary basis mean that you will provide us with written authority to trade your account for you without contacting you prior to making investments. If we provide services on a non-discretionary basis, we will obtain your approval prior to the execution of our recommendations, or you will execute orders yourself, and you will make the ultimate decision regarding the purchase or sale of investments. We generally manage and recommend publicly traded securities and non-publicly traded assets, including private equity investments. We will monitor your account on a regular basis as part of the overall strategy of your account based on the questionnaires and interviews, we conduct with you in advance of managing your account(s). We prepare detailed account reviews quarterly and send reports to you periodically and at least annually. The custodians will send reports at least quarterly. The operators provide updates on a quarterly basis. We will review the account more frequently as circumstances require. We will choose investments based on the information derived from the questionnaire and interviews with you which we will update periodically. Additional information about our services can be found in our [Form ADV Part 2 A Item 4 and 7](#).

**Consider asking us- “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?

We earn fees as indicated in the fee section of the agreement signed by each client. We shall generally price advisory services accordingly based upon various objective and subjective factors, including the amount and market value of the client’s assets, the number of accounts, the anticipated complexity of the engagement, and the corresponding anticipated level and scope of the overall investment advisory and consulting services to be rendered. We do not charge performance fees. We have an annual fee minimum of \$300,000 for family office services. Fees do not include certain charges imposed by custodians, brokers and other third parties such as custodial fees, trade commissions, deferred sales charges, 12b-1 fees, odd-lot differentials, transfer taxes, wire transfers alternative investment processing fees, electronic fund fees and other fees and taxes on brokerage accounts and securities transactions. Please refer to the offering documents, custodial agreements, or prospectus for additional information. ***We have an incentive to encourage you to allow us to provide services for more of your assets as our fee will be increased. We may also receive certain incentives from your custodian for recommending that your custody your assets with them.***

***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 regarding our fees can be found in our Form ADV Part 2 A Item 5](#)**

**Consider asking us- “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.*

#### **Examples of Ways We Make Money and Conflicts of Interest.**

EMFO or persons associated with our firm can buy or sell the same securities that we recommend to you, or in which you are already invested. A conflict of interest could exist in such cases if we had the ability to trade ahead of you and potentially receive more favorable prices than you receive.

We may receive a benefit not available to retail investors for recommending that you custody your assets with a custodian that provides us services such as trading, education, reporting, and related services.

We have a conflict of interest when recommending that you roll over a retirement account such as a 401k or IRA to our firm because it will be calculated into the assets which we will receive a fee, whereas we may not have included the 401K in the fee calculation prior.

Our financial professionals are compensated based on their salary, a percentage of the assets they refer to the firm, and a discretionary bonus. Our financial professionals are not compensated for selling of any investment products.

**For additional information, please see Form ADV Part 2 A Item 14.**

**Consider asking us-“How might your conflicts of interest affect me, and how will you address them?”**

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?** Our advisors receive a salary and a bonus based on the assets they bring to the firm, their job performance, and the profitability of the firm. The more your portfolio with us grows, whether because of market performance or additional assets under management, the greater your advisor’s compensation will be. **Please see Form ADV Part 2 A Item 10 for additional information.**

#### **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

Yes, our financial professionals have any legal or disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Consider asking us-“As a financial professional, do you have any disciplinary history? For what type of conduct?”**

#### **Additional Information**

To receive additional information about EMFO and to request a free copy of this Form CRS as well as to request any up to date information, please call us at 954-385-9624 or Email us at [mbudelman@Emeraldfamilyoffice.com](mailto:mbudelman@Emeraldfamilyoffice.com). Visit our website at <https://emeraldfamilyoffice.com/> see our [Form ADV Part 2](#) and find out more about us at [investor.gov](https://investor.gov).

**Consider asking us-“Who is my primary contact person” Are they a representative of the investment advisor or a brokerage firm? Who can I talk to if I have concerns about how this person is treating me?”**