

Client Relationship Summary

AltruVista LLC - Form CRS

2020-06-30

AltruVista LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser and as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees may differ, and it is important for you, our client to understand the differences. Additionally, 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.

This page gives you a summary of the services and fees we offer to “retail” investors, who are natural persons who seek or receive services primarily for personal, family, or household purposes. Please ask us for more information. There are some suggested questions in each of the following sections.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer investment advisory services including comprehensive wealth planning, asset management services, and independent and holistic financial planning services. Detailed information regarding our services, fees, and other disclosures can be found in our Form ADV Part 2A Brochure, Items 4, 7, and 8 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/154576>. We provide ongoing monitoring of investment advisory accounts that we manage for you as part of our standard investment management services. You will receive recommendations at least annually, and quarterly performance reports via a secure online portal. We manage accounts on both a discretionary and non-discretionary basis. For discretionary accounts, you give us the discretion to decide what investments to buy and sell in your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. Non-discretionary accounts allow us to give advice while you decide which investments to buy and sell. You have the unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

CONVERSATION STARTER(S)

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 following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A Brochure, Items 5 and 6 by clicking this link

<https://adviserinfo.sec.gov/firm/brochure/154576>.

Asset-based fees. You will pay an on-going fee at the beginning of each quarter based on the value of the cash and investments in your advisory account. The more assets you have in the advisory account, including cash, the more you will pay us. We, therefore, have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if you do not buy or sell.

Fixed Fees – Fixed fees are for our financial planning services and are one-time up-front payments if the service is to be delivered within 6 months, or split into semi-annual or quarterly payments for services that span more than 6 months.

In addition to our principal fees and costs, there are other common fees and costs that may be applicable to our clients, including:

- Custodian fees
- Account maintenance fees
- Fees related to mutual funds and exchange-traded funds
- Transaction charges when purchasing or selling securities
- Other product-level fees associated with your investments

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.

CONVERSATION STARTER(S)

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 ADVISOR? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment advisor, 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 understand what this means.

An asset-based fee may cost more than a transaction-based fee if you want continuing advice or want someone to make investment decisions for you.

We have a financial incentive to offer or recommend to you certain investments that may be issued, sponsored or managed by us.

Third-Party Payments: Certain persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions.

Refer to our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/154576> to help you understand what conflicts exist.

CONVERSATION STARTER(S)

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

The financial professional(s) servicing your account(s) are compensated in the form of a salary and a bonus based on the firm's overall revenue.

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

No, our firm and or financial professionals currently do not have any legal or disciplinary history to disclose. Visit <https://www.investor.gov/CRS> for a free and simple research tool.

CONVERSATION STARTER(S)

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

ADDITIONAL INFORMATION

You can find additional information about your investment advisory services and request a copy of the relationship summary at 713-581-2440 or go to <https://adviserinfo.sec.gov/firm/brochure/154576>

CONVERSATION STARTER(S)

Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?