



Customer Relationship Summary Introduction

Colonial Consulting, LLC is an investment adviser registered with the Securities and Exchange Commission (“SEC”). 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.

Relationships and Services

What investment services and advice can you provide me?

- We offer investment consulting services and investment management services to predominantly not-for-profit institution, including foundations and charitable organizations. Other clients include high-net worth individuals and pension and profit-sharing plans.
- We will offer you investment advice/investment management on a regular basis. We will discuss your investment goals, objectives and risk tolerance, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (by phone or e-mail) and meet with you as you require to discuss your portfolio.
- You can choose the service that allows us to buy and sell investments in your account without asking you in advance (a “*discretionary account*”) or we may give you advice and you decide the investments to buy and sell (a “*non-discretionary account*”).
- We are held to a fiduciary standard that covers our entire investment relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.
- In general, a minimum of \$25 million is required to become a client. At our discretion, we may waive the minimum asset size.

For additional information, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 7.

Conversation Starters: Ask us the following questions –

- ✓ 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?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

- If you become a client, you will pay an *asset-based fee* billed at the middle of each quarter for our services, based on the value of the investments on which we provide our services. Discretionary account clients also pay administrative fee based on the asset size.
- The more assets you have in the advisory or investment management account, including cash, the more you will pay us. You pay our fee quarterly even if there are no purchases or sales.
- In addition to our fees, you will pay a transaction fee on purchases and sales of your investments to third parties. You will also pay fees to a broker-dealer or bank that will hold your assets (called “*custody*”). Other fees you will pay include, but are not limited to, account maintenance services.
- Investments (such as separately managed accounts, commingled funds, index funds, and mutual funds) impose additional fees that will reduce the value of your investment over time. Also, with certain investments, such as commingled fund investments with liquidation restrictions, you may have to pay early exit fees to sell the investment.

- 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 more information, please see [Form ADV, Part 2A](#) brochure, Item 5.

Conversation Starters: Ask us the following questions –

- ✓ 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.*
- We earn money only from consulting or investment management services we provide. We are not compensated by any third party for recommending or investing in their investment products.
- Our interests can conflict with your interests. We must tell you about them in a way you can understand, so that you can decide whether or not you to agree to them.

For additional information, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 10.

Conversation Starters: Ask us the following questions –

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

How do your financial professionals make money?

- Our financial professionals are compensated based on the revenue and the profitability of the firm or salary and bonus.
- If our interests conflict with your interests, we must tell you about them in a way you can understand, so that you can decide whether or not you to agree to them.

Disciplinary History

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

- No, the firm and/or its financial professionals do not have a reported disclosure.
- Visit Investor.gov/CRS for a free and simple search tool to research your financial professionals.

Conversation Starters: Ask us the following questions –

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

Additional Information

- For additional information on our investment advisory services and to request a copy of the relationship summary, go to IAPD at adviserinfo.sec.gov or to our website, www.colonialconsulting.com.
- You can call us at (212) 218-4900 to request up-to-date information and request a copy of the relationship summary.

Conversation Starters: Ask us the following questions –

- ✓ 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?