

# Pivot Point Advisors, LLC

Form CRS  
Customer Relationship Summary

March 24, 2024  
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Pivot Point Advisors, LLC (“Firm”) registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ. 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.

## Relationships and Services

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### *What investment services and advice can you provide me?*

We offer personalized investment advisory services to private investment entities, individuals, trusts, estates, charitable organizations, corporations, and other business entities. We also offer financial planning services to clients. Monitoring investments is offered as part of our standard service. Frequency depends upon the size and objective of each account.

To implement standard portfolios for clients, we will typically be granted discretion and authority to manage the account without receiving prior permission from the client for each transaction. We have limited power of attorney which only grants us trading authority, fee deduction, and receipt of duplicate statements and confirmations. Our services are not limited to a specific type of investment or product.

The minimum relationship size is \$250,000 for asset management. This minimum can be waived in certain circumstances. There is no minimum account size or fee for our financial planning services.

For more information, please see Items 4 and 7 of our [Form ADV Part 2A](#) (Brochure) and our [website](#).

## Fees, Costs, Conflicts, and Standard of Conduct

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### *What fees will I pay?*

Our asset management fees range from 0.30% to 1.50% of assets under management. We charge these fees quarterly in advance by deducting the amounts directly from the client account. Fees are negotiable in certain limited circumstances.

Some custodians charge fees for trade execution in addition to our charges. These fees are generally below 0.25% of account assets per year and decrease with account size. Some custodians charge transaction fees on some mutual funds, so that clients could be paying more to purchase or sell these funds than if the Firm went directly to these fund families on behalf of clients. To the extent that a client’s funds are invested in money market funds, mutual funds, or ETFs, clients pay an additional fee to the fund manager that is separate from the investment management fee paid to us for selecting and monitoring these investments. These fees to the fund managers are internal expenses which are disclosed in the fund prospectus which is sent directly to the client by the account custodian.

### **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?
- ❖ 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?

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Financial planning fees are payable after delivery of the services. We offer financial plans for \$3900 and consulting services for \$250/hour.

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 Item 5 of [Form ADV Part 2A](#).

## *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 is an example to help you understand what this means. Because we charge an asset-based fee, the more assets there are in your advisory account, the more you will pay in fees. We may therefore have an incentive to encourage you to increase the assets in your account.

Our revenue is derived from the advisory fees we collect from your accounts each quarter. We do not receive transaction-based compensation nor commissions from any source.

## *How do your financial professionals make money?*

Our financial professionals are compensated based on revenue generated from assets under management.

## **Disciplinary History**

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

No. Visit [investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

## **Additional Information**

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For additional information about our investment advisory services, please visit our [website](#). For up-to-date information and to request a copy of the relationship summary, please call 713-715-7000.

### **Conversation Starters**

- ❖ How might your conflicts of interest affect me, and how will you address them?
- ❖ As a financial professional, do you have any disciplinary history? For what type of conduct?
- ❖ Who is my primary contact person? Is he or she an investment adviser representative? Who can I talk to if I have concerns about how this person is treating me?