

**Mozaic, LLC**  
Form CRS – Customer Relationship Summary  
March 28, 2023

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**ITEM 1 – INTRODUCTION**

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We are Mozaic, LLC, an SEC-registered investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these 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.

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**ITEM 2 – RELATIONSHIPS AND SERVICES**

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

We provide comprehensive and customized wealth management services to ultra high net worth individuals and families, charitable foundations, companies, and pension funds. We work closely and jointly with our clients to assess their budgetary and cash flow needs, long-term financial goals, investment risk tolerances and other factors that may impact their investment portfolio. We then recommend and implement a custom and diversified investment strategy for the client.

**Monitoring:** We provide ongoing monitoring of each client's asset allocation and portfolio performance, and recommend changes to the client as appropriate. Our clients receive performance reports on a monthly basis and will take part in investment portfolio performance and economic reviews with our team on a quarterly basis. These services are included as part of our standard advisory agreement.

**Investment Authority:** We do not have, and will not accept, discretion over clients' funds or securities. All investments, withdrawals of investments, the hiring and firing of managers, the types of assets to be bought and sold, and all movements of cash related to the assets managed by our team shall be approved by the client.

**Limited Investment Offerings:** We have no restrictions or limitations on the types of investments or services provided.

**Account Minimums and Other Requirements:** Our minimum account size is \$100,000,000, and this amount may be waived at our sole discretion. Additionally, investment managers used on our platform may have established minimums that will vary from manager to manager. Disclosure of each manager's minimums is set forth in the manager's Form ADV Part 2A or other disclosure materials provided by the manager.

Additional information about our services can be found within Part 2 of our Form ADV, which can be located at <https://adviserinfo.sec.gov>.

You should consider asking 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?**

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**ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARDS OF CONDUCT**

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**WHAT FEES WILL I PAY?**

Our basic fee for wealth management services is an annual charge of 0.75% calculated based upon the market value of all assets assigned to us for management, billed quarterly and payable in advance, subject to a minimum annual fee of \$750,000 per client or family. We may grant exceptions to our basic wealth management fee structure. We calculate the net asset value for all client assets under management as of the last business day of each calendar quarter. Our firm's fees generally increase as a client's portfolio grows, so we may have an incentive to encourage our clients to increase their assets under our management.

Our basic fee for corporate finance advisory services is \$750 per hour plus reimbursement for travel and incidental expenses. Depending upon the scope and complexity of the corporate finance advisory engagement, we may bill our fee on a project basis. We may grant exceptions to this basic corporate finance advisory fee.

The fees described above are our firm's advisory fees only and do not include: custody fees, commissions, transaction fees, mutual fund expenses, and management fees for third-party investment managers, limited partnerships and limited liability companies. As a result, for the investment strategies used by our firm, clients effectively pay two entirely separate management fees on the same assets. The first fee is paid for the services provided by Mozaic. The other fees are either charged directly by the third-party investment manager, or charged to the investment product being used for the client (such as a limited partnership, limited liability company,

mutual fund, exchange-traded fund), which reduces the client's overall return. We receive no fees, commissions, or rebates from any custodians or investment firms with which we do business. Additionally, investment managers used on our platform may have established minimums that will vary from manager to manager. Disclosure of each manager's minimums is set forth in the manager's Form ADV Part 2A or other disclosure materials provided by the manager.

**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.**

You should consider asking 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?

Additional information about our fees and costs are provided within our retail investors' wealth management agreements and within Part 2 of our Form ADV, which can be found at <https://adviserinfo.sec.gov>.

#### **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 may create 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:

- At times, our employees may own the same individual securities owned by our clients. If our employees decide to purchase or sell individual securities that are owned by our clients, our employees will be the "last in" and "last out" on days that any trading occurs in order to manage this conflict of interest.

You should consider asking us the following questions:

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

Additional information on our conflicts is provided within our Code of Ethics as well as within Part 2 of our Form ADV, which can be found at <https://adviserinfo.sec.gov>.

#### **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals are compensated by receiving a salary and may receive a discretionary bonus. Full-time employees enter into our Profit Sharing Plan on the anniversary of their second year of employment with contributions being made on an annual basis. We do not compensate any person for client referrals. Our employees do not receive any incentives or compensation for the amount or type of products sold nor the amount of client assets they service.

### **ITEM 4 – DISCIPLINARY HISTORY**

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

No.

Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

You should consider asking us the following questions:

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

### **ITEM 5 – ADDITIONAL INFORMATION**

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#### **HOW DO I OBTAIN ADDITIONAL INFORMATION ABOUT YOU?**

Additional information about our investment advisory services can be found at <https://www.mozaic-llc.com> or within our Form ADV, located at <https://adviserinfo.sec.gov>. If you have questions regarding the contents of this client relationship summary or would like to request a copy, please contact our team at 310-247-9657.

You should consider asking us the following questions:

- 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?