



## Form ADV Part 3 Client Relationship Summary (CRS)

March 31, 2021

### Introduction

Firstmetric, LLC ("Firstmetric®") is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ, and it's important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

Firstmetric® offers its investment management and financial advice services to you for an ongoing fixed monthly fee, not a percentage of your assets. The services included in our fixed monthly fee is on-going management of your investment account(s), tax optimization of your accounts, investment and retirement planning, portfolio transition services and ongoing financial advice as needed.

If you hire us as your investment adviser we'll meet with you by phone and/or video conference to understand your current financial situation, investment goals and objectives, risk tolerance level, expected rate of return requirements, cash flow accumulation and/or distribution needs, tax status and other planning items.

As part of our services we regularly monitor your investment account(s) and periodically rebalance your account(s) back to your investment strategy as described in your Investment Policy Statement ("IPS").

Accounts are managed on a discretionary basis which means we don't need to call you when buying or selling securities in your account(s). You will sign an Investment Management Agreement ("IMA") providing us this authority. This agreement will remain in place until you or we terminate the IMA.

Additional information about our advisory services is located in Item 4 of our [Form ADV Part 2A](#).

#### 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 those qualifications mean?

### What fees will I Pay?

We do not charge you based on a percentage of your account(s) value and/or portfolio value known as an Assets Under Management ("AUM") fee. Instead our fees for investment management and advisory services are based on a fixed monthly fee regardless of the value of your individual investment account(s) or your total overall portfolio value.

**The fixed fee for our investment management and financial advice services is \$375/month.**

Our fees are exclusive of, and in addition to brokerage commissions, transaction fees and other related

expenses, which are incurred by you. Firstmetric® does not pay or receive any portion of these commissions, transaction fees and other related fees and/or expenses.

All fees paid to Firstmetric® are separate and distinct from the fees and expenses charged by mutual funds and ETFs to shareholders or any transaction fees charged by the custodian(s). Mutual fund and ETF expenses are described in each fund's prospectus. 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 about our fees is located in Item 5 of our [Form ADV Part 2A](#).

### Conversation Starters

- 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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## 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.*

Charles Schwab & Co., Inc. ("Schwab") and TD Ameritrade provides us with access to its institutional brokerage—trading, custody, reporting, and related services—many of which are not typically available to Schwab or TD Ameritrade retail customers. Schwab

and TD Ameritrade also make available various support services. The availability of these services from Schwab and TD Ameritrade benefits us because we do not have to purchase them, which could create a conflict.

Additional information about our conflicts is located in Items 11 and 12 of our [Form ADV Part 2A](#).

### Conversation Starters

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

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## How do your financial professionals make money?

Our financial professionals are compensated based on the revenue Firstmetric® receives directly from you.

Our financial professionals are paid in the form of a base salary and/or discretionary draws based on firm revenue.

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

No, neither Firstmetric® nor our financial professionals have any legal or disciplinary history. Visit [Investor.gov/CRS](#) for a free and simple search tool to research our firm and our financial professionals.

### Conversation Starters

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

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## Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](#) by clicking on the "FIRM" tab and then searching **CRD #289483** or **Firstmetric**.

If you would like additional, up-to-date information or a copy of this disclosure, please call (248) 817-8919.

### Conversation Starters

- 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?