

Titanium Advisors, LLC (the “Advisor” or “we”) is registered as an investment advisor with the Securities and Exchange Commission (“SEC”). Registration with the SEC does not imply a level of skill or training.

*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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors and investing.*

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

The Advisor provides the following investment advisory services that, depending upon each client's unique circumstances or specific request, may be general in nature or focused on particular areas of interest or need:

(1) The Advisor provides financial planning services relating to all or a part of the client’s financial situation. Advice is offered on subjects such as cash flow management, risk management, education funding, investment planning, retirement strategies, tax and estate planning, or other specific needs as indicated by the client and as may be recommended by the Advisor. We do not provide tax or legal advice.

(2) The Advisor also provides portfolio management services. Management of the portfolio will follow investment guidelines prepared by the Advisor which reflect the client’s objectives, time horizon, tolerance for risk, as well as any reasonable account constraints or restrictions. We do not have a formal minimum account size requirement. We may manage your investment portfolio on a discretionary or non-discretionary basis. If we have discretion, we have full authority to make investments in your account subject to any reasonable restrictions. In either case, as part of our standard service we will continuously monitor your accounts. We are not limited to any specific product or services offered by any broker-dealer or insurance company.

(3) The Advisor may also provide investment consultation services to clients who are interested in consultation with regard to a specific area.

For additional information about our services, see Items 4 and 7 of Form ADV Part2a Brochure available at:

<https://www.titaniumadvisors.com/Individual/resources/>

**Ask your investment professional:**

*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 relative experience, including your licenses, education and other qualifications?*

**What fees will I pay?**

The Advisor’s fees are as follows:

Financial Planning Services on a fixed-fee basis:

Fixed fees vary based upon the complexity of the client’s issues and the anticipated number of hours estimated to provide the requested services.

- One-time financial planning services: \$3,000 to \$5,000;
- Ongoing financial planning services: between \$2,500 and \$7,500 per quarter.
- Financial Planning Services on an hourly basis: advice as to one or more discreet issues: \$300 per hour.

Fees for Portfolio Management Services: an annual fee equal to 0.59% (59 bps) of the market value of the client’s accounts under its management plus 0.40% (40 bps) of the market value of Held-Away Accounts (as described in our Form ADV 2a Brochure); 0.25% (25 bps) for Section 529 Plan accounts. The minimum aggregate quarterly fee is \$2,500 for new clients. Portfolio management fees are payable quarterly, in arrears, based upon the average daily market value during the reporting period.

Investment Consulting Fees: In the limited circumstances that the Advisor provides only occasional investment consultation services to a client, the Advisor charges a fixed annual fee, the terms which are determined on a case-by-case basis.

We reserve the right, in our sole discretion, on a case-by-case basis, to negotiate fees. If you have a managed portfolio, you will also pay fees charged by custodians, brokers, bankers and other third parties. Some investments, such as mutual funds and ETFs, are subject to fund-level expenses, and may have sales loads and transaction fees as described in the fund's prospectus.

*Please note that 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 additional information about our fees, see Item 5 of Form ADV Part2a Brochure available at:

<https://www.titaniumadvisors.com/Individual/resources/>

**Ask your investment professional:**

***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 have an interest in encouraging you to use our services. If we recommend additional services or recommend that you enter into a retainer arrangement with the Advisor rather than a project basis, we are making recommendations from which we will derive additional fees. You should understand and ask the Advisor about conflicts because they can affect the investment advice that we provide you.

**Ask your investment professional:**

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

For additional information about conflicts of interest, see Form ADV Part2a Brochure available at:

<https://www.titaniumadvisors.com/Individual/resources/>

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

Titanium Advisor's investment professional makes money as the sole owner of the business. The sole source of revenue is from the fees that we charge to our clients. We have an incentive to encourage you to use our services, increase the size of your account, and to rollover retirement assets into an account with the Advisor.

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

No. Neither Titanium Advisors, LLC nor its principal owner have ever been disciplined by any governing authority, including any regulatory agency. **Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research the Advisor and our financial professional.**

**Ask our investment professionals:**

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

**Additional Information**

Additional information about Titanium Advisors, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Titanium Advisors, LLC is 153943. You can find additional information about our services and request a copy of the relationship summary by visiting [www.titaniumadvisors.com](http://www.titaniumadvisors.com) or by calling the Advisor at 508-528-3120.

**Ask our investment professionals:**

***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?***