

Form CRS- Summary of Advisory Relationship with Moisand Fitzgerald Tamayo, LLC

An SEC Registered Investment Adviser

March 8, 2023

Introduction

Moisand Fitzgerald Tamayo, LLC (“our” “we” “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from a registered broker-dealer, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. This client relationship summary (“Form CRS”) provides a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions next to each section.

What investment services and advice can you provide me?

We offer fee-only investment advisory services to retail investors (individuals, trusts and estates). We do not have to limit the type of securities we trade for you to proprietary products or a limited group or type of investment, but we generally invest in publicly traded mutual funds and exchange traded funds for most client portfolios. As part of our standard services, we will discuss your investment goals, design a strategy to achieve your investment goals, and regularly monitor your account. We will provide periodic reporting on your portfolio. Portfolios are managed within written parameters set mutually with you. When you grant us discretionary authority, it allows us to make certain transactions on your behalf, without contacting you first. Most financial planning advice occurs as part of our wealth management service when requested by clients.

Our financial planning and financial consulting services typically address matters such as tax and estate planning, insurance, etc. and are inclusive of our advisory fee. We generally require a minimum required portfolio of \$1,000,000 for new clients. We may make exceptions to this minimum at our discretion. When we provide those services, we rely upon the information clients provide and do not verify or monitor that information while or after providing these services. Our financial planning consulting services are completed upon the communication of our recommendations to the client or delivery of a written financial plan. *For additional information* about our advisory services or the types of clients we advise, please see Items 4 and 7 of our [Form ADV 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 these qualifications mean?*

What fees will I pay?

The fees we receive from you for our advisory services are either based on assets under management (AUM), a project fixed fee or an hourly fee we agree to in advance. Clients who wish to engage us for wealth management services will generally pay an annual fee of 1.00% or less and will be billed quarterly in advance. As an independent investment adviser, we are not affiliated with a broker-dealer, and we do not receive fees paid by issuers, manufacturers, or other 3rd parties for selling products.

Your account will be held with a qualified custodian. You will be responsible for the fees and expenses charged by qualified custodians and imposed by broker dealers according to their fee schedules. Those fees and expenses include, but are not limited to, certain transaction charges (currently ranging from \$0-\$25, depending on the type of security), wire transfer and electronic fund fees, and other fees, taxes, and costs related to maintaining an account. We do **NOT** receive any portion of these fees.

You can review a copy of our ADV Part 2A Brochure by selecting “Part 2 Brochures” at this link: <https://adviserinfo.sec.gov/firm/summary/109419>.

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 please see item 5 of our [Form ADV Part 2A](#).

Conversation Starter:

- *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. As your investment adviser, we make money by clients paying us fees for our advice, while a broker-dealer, acting for its own account or as an agent of an issuer, manufacturer or other third party, gets commissions and other fees for selling and distributing products to you.

Conflicts of interest. Our key conflict is the more assets you place in an advisory account, the more you will pay us, and therefore we have an incentive to encourage you to increase the assets in your account. We also have a conflict in that we may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we do not currently manage your account held with your employer's plan, this will increase our compensation.

For more detailed information about our conflicts of interest, please review Items 4, 11, and 12 of our [Form ADV Part 2 Brochure](#).

Conversation Starter:

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

Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link: [here](#)

How do your financial professionals make money?

All personnel are paid salaries. Firm owners also share in firm profits. No personnel receive compensation based on their financial recommendations.

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

No, our firm and financial professionals do not have any legal or disciplinary history.

Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Conversation Starter:

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

Additional Information

For additional information on our advisory services, see our [Form ADV Part 2A Brochure](#) and any brochure supplement your financial professional provides.

To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, account or financial professional, contact us in writing at 300 South Orange Ave., Ste 1170, Orlando, FL 32801 or call 407-869-6228.

Conversation Starter:

- *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?*

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