

# Form ADV Part 3 - Client Relationship Summary

Effective: 06/24/2020

## Item 1 – Introduction

f3Logic, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

## Item 2 – Relationships and Services

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management via a wrap fee program (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals); solicitor/selection of other advisers (we select a third party adviser for you to use). We will manage your account on a discretionary basis. We manage your account based upon a model designed with your input and will monitor the account in correlation to this model which is done on a periodic basis no less than quarterly. Changes to the model will result in changes to your account without further action on your part. You are able to make reasonable changes to the investments in your account, should you desire. The discretion we exercise is limited to management of your account, and we do not have discretion to withdraw funds (other than for payment of fees) or to open new accounts for you. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does *not* have a minimum account size. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

***Conversation Starter: 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?***

## Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay? For investment advisory services, you will pay management fees to f3Logic and costs/fees to the Custodian that holds your account. Our investment advisory fees for account management range up to 2.00% per annum based upon the size of your account. Because we earn more for larger accounts, we have an incentive to encourage you to increase the assets in your account. In addition to the fees that you pay f3Logic, you will be responsible for paying the Custodian for brokerage and custodial fees and costs that are associated with the transactions in your account and/or the maintenance of a brokerage account. Please recognize that investments like mutual funds and exchange traded funds have internal management fees and costs charged by the investment advisors and sponsors, who manage and sponsor these products. Information on these costs is available in the prospectuses available for these products. Additional information on these brokerage and custodial fees and costs are available from the custodian on your account. In addition to the investment advisory fee, the client will pay a platform fee of up to 0.40% annually. The platform fee is for securities transaction fees, reporting and related services. Please see the f3Logic Wrap Fee Program Brochure and your advisory agreement for additional information relative to fees and fee billing. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

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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. Please also see our [Brochure](#) for additional details.

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

**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.*

Firm override on advisory business conducted at chosen custodian: f3Logic has negotiated pricing at a qualified custodian and makes money on the difference between what is charged by the firm to the investment adviser representative and what the firm pays the custodian. f3Logic also earns revenue from the platform fee that is assessed on advisory accounts.

**How do your financial professionals make money?** Our financial advisors are compensated through advisory fees, financial planning/consulting fees, commissionable transactions as representatives of a broker dealer and for some, through commissions earned as insurance agents/brokers. Please also see Item 10 of our [Brochure](#) for additional details.

## **Item 4 – Disciplinary History**

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**Do you or your financial professionals have legal or disciplinary history?** We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

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

## **Item 5 – Additional Information**

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For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/289863> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at (952) 895-6963.

***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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