IS AN INVESTMENT ADVISORY ACCOUNT RIGHT FOR YOU?

Introduction - You Choose How You Wish To Invest

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. **We are an investment adviser registered with the Securities and Exchange Commission and provide advisory accounts and services rather than offering brokerage accounts and services.** Brokerage and investment advisory services and fees differ, and retail investors need to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions at the end of this document.

Free and simple tools are available to research firms and financial professionals at [https://Investor.gov/CRS](https://Investor.gov/CRS), the SEC's investment education website, which provides materials about broker-dealers, investment advisers, and investors.

RELATIONSHIPS & SERVICES

Description Of Services - What Investment Services & Advice Can You Provide Me?

We offer investment advisory services to investors, including asset allocation, security selection, financial planning, retirement planning, insurance planning, and tax-managed investing.

Signet offers investment management and related services to individuals, high net worth individuals, trusts, estates, charitable organizations, businesses and retirement plans (each referred to as a “Client”). Upon specific request, Signet may provide financial planning and related consulting services.

STANDARD OF CONDUCT

Our Obligations To You - What Are Your Legal Obligations To Me When Acting As My Investment Adviser?

We are held to a fiduciary standard that covers our entire investment advisory relationship with you. When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. We are required to monitor your portfolio, investment strategy, and investments on an ongoing basis. Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand so that you can decide whether or not to agree to them.

SUMMARY OF FEES & COSTS

Fees & Costs - What Fees Will I Pay For Your Investment Advisory Services?

Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

Investment Management Services

Investment advisory fees are paid quarterly, either in advance of or at the end of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management, including cash and equivalents, at the end of prior quarter for advance billing or at the end of the quarter for accounts billed in arrears. Investment advisory fees are based on the following schedule:

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<tr>
<th>Assets Under Management (AUM)</th>
<th>Annual Rate (% of AUM)</th>
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<tr>
<td>Up to $500,000</td>
<td>1.10%</td>
</tr>
<tr>
<td>$500,001 and greater</td>
<td>1.00%</td>
</tr>
<tr>
<td>Options Overlay Strategies*</td>
<td>1.50%*</td>
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* Available to Clients with a minimum of $1 million in assets under management.

Financial Planning and Consulting Services

To the extent specifically requested by a Client, Signet may provide financial planning and related consulting services as part of its Investment Management fee schedule. Alternatively, clients may choose to receive Signet’s financial planning services on a fixed fee basis that generally ranges from $1,500 to $7,000 or at an hourly rate ranging from $200 to $250 per hour. Fees may be negotiable depending on the nature and complexity of each Client’s circumstances. An estimate for total hours and/or costs will be determined prior to engaging for these services.
COMPARE WITH TYPICAL BROKERAGE ACCOUNTS

Typical Brokerage Accounts
You could also open a brokerage account with a broker-dealer, where you will pay a transaction-based fee, generally referred to as a commission, when the broker-dealer buys or sells an investment for you.

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<tr>
<th>Transaction-Based Fee</th>
<th>Asset-Based Fee</th>
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<tr>
<td><strong>A transaction-based fee</strong> from a cost perspective, if you do not trade often or if you plan to buy and hold investments for longer periods of time.</td>
<td><strong>An asset-based fee</strong> if you want continuing advice or want someone to make investment decisions for you, even though it may cost you more than a transaction-based fee.</td>
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**CONFLICTS OF INTEREST**

Conflicts of Interest
We benefit from the advisory services we provide to you. As fee-based advisors, we have a financial incentive to manage more of your assets and to grow your assets under our management.

**ADDITIONAL INFORMATION**

Legal or Disciplinary Disclosures
We encourage you to seek out additional information. We do not have disciplinary history to disclose. Visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. 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, investment account, or financial professional, contact us in writing at 400 Interpace Parkway, Building C, 2nd floor, Parsippany, NJ 07054 Additional information on your investment advisory services, see our Form ADV brochure on IAPD on Investor.gov and any brochure supplement a financial professional provides. We also maintain our current Form ADV brochure on your public website www.signetfm.com.

**KEY QUESTIONS TO ASK**

Suggested Talking Points
Ask our financial professionals these key questions about our investment advisory services and accounts:

- **Given my financial situation, should I choose an investment advisory service?** Why should I choose a brokerage account? Why or why not?
- **Do the math for me.** How much would I pay per year for an advisory account? What would make those fees more or less? What services will I receive for those fees?
- **What additional costs should I expect in connection with my account?**
- **Tell me how you and your firm make money in connection with my account.** Do you or your firm receive any payments from anyone besides me in connection with my investments?
- **What are the most common conflicts of interest in your advisory accounts?** Explain how you will address those conflicts when providing services to my account.
- **How will you choose investments to recommend for my account?**
- **How often will you monitor my account’s performance and offer investment advice?**
- **Do you or your firm have a disciplinary history?** For what type of conduct?
- **What is your relevant experience, including your licenses, education, and other qualifications?** Please explain what the abbreviations in your licenses are and what they mean.
- **Who is the primary contact person for my account, and are they a representative of an investment adviser or broker-dealer?** What can you tell me about their legal obligations to me? If I have concerns about how this person is treating me, who can I talk to?
- **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?
- **How might your conflicts of interest affect me, and how will you address them?**