

# Booster, LLC

## FORM CRS

31 March 2023

Our firm, Booster, LLC (Booster), is registered as an investment adviser with the U.S. Securities and Exchange Commission. As such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to “retail” investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

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

We offer the following investment advisory services to retail investors: **Financial Planning Services; Portfolio Management Services; Pension Consulting Services; Selection of other adviser; and Educational seminars/workshops.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/>.

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on a periodic basis. There are no material limitations to our monitoring of your investment accounts. We review specific client accounts regularly and periodically depending on needs and complexity, usually in context of income needs and financial planning.

**Investment Authority:** The majority of our accounts are managed on a non-discretionary basis. However, we also manage investment accounts on a *discretionary* basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

**Investment Offerings:** We offer advice on qualified retirement plan investments, equity securities (registered), debt securities (other than commercial paper), mutual funds, fixed life and health insurance and annuities, exchange traded funds and collective investment trusts, and third-party money managers.

**Account Minimums and Requirements:** In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

### KEY QUESTIONS TO ASK YOUR FINANCIAL 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 relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?**

### What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Item 5 by clicking this link [<https://adviserinfo.sec.gov/>]

- **Asset Based Fees** - Payable monthly or quarterly in arrears. Since the fees we receive are asset-based (i.e., based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets.
- **Fixed Fees** - Payable as invoiced.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees
- Account maintenance fees
- Fees related to mutual funds and exchange-traded funds
- Transaction charges when purchasing or selling securities
- Other product-level fees associated with your investments

**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.**

#### KEY QUESTIONS TO ASK YOUR FINANCIAL 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 is an examples to help you understand what this means.

- *Third-Party Payments:* Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn compensation for selling insurance products. This compensation is separate and in addition to our advisory fees. This practice presents a conflict of interest because we have an incentive to recommend insurance products to you for the purpose of generating compensation rather than solely based on your needs.

Refer to our Form ADV Part 2A by clicking this link [<https://adviserinfo.sec.gov/>] to help you understand what conflicts exist.

#### KEY QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

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

The financial professionals servicing your account(s) receive compensation based on the amount of client assets they service. Other compensation may be based on a fixed fee determined by time and scope of a project, service or financial plan. Commissions from fixed insurance business is determined by the insurance carrier, this can create a conflict of interest. When selling fixed insurance products, we will always review compensation as part of the vendor analysis process before a sale is made (product features, company ratings, service experience and compensation).

Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. As such they will compensation for selling insurance. Compensation earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice, who are insurance agents, may have an incentive to recommend insurance to you for the purpose of generating compensation. You are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

#### KEY QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

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

Yes, while our Firm does not have a legal or disciplinary history some of our financial professionals do. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals.

#### KEY QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- **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?**

To obtain additional information regarding our investment advisory services, if you want to address any concerns, or if you need to request a copy of this relationship summary and any of our other disclosure documents referred to in this document, please contact the firm at 410-982-7505 or click the link provided:[booster401k.com](http://booster401k.com)