

Truvvo Partners LLC  
 FORM CRS – CUSTOMER RELATIONSHIP SUMMARY  
 March 25, 2022

<p>Item 1.  <u>Introduction</u></p>	<p>Truvvo Partners LLC (“Truvvo”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <a href="http://Investor.gov/CRS">Investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>Item 2.  <u>Relationships and Services</u></p>	<p><b>What investment services and advice can you provide me?</b>        We offer investment advisory services to retail investors, including: identifying investment objectives; defining risk levels and identifying risk tolerances; conducting liquidity analyses and profiles; establishing investment policies; balance sheet analyses; comprehensive asset allocations; private investment program modeling; investment strategy implementation; robust reporting with cutting edge technology; and administrative services depending on clients’ needs. We provide bespoke, customized solutions and give clients the opportunity to take part in direct investments alongside other investors in our network.</p> <p><b>Monitoring</b>        Client accounts are monitored on a regular basis by our senior investment professionals. Typically, reviews are conducted quarterly, and most often include a review of: the performance of the investments in the portfolio; diversification of the assets; and exposures to market and other risks. Such reviews may be performed on an ad hoc basis under unusual market circumstances or Client directives.</p> <p><b>Investment Authority</b>        We offer investment management services on both a discretionary and non-discretionary basis.</p> <p><b>Limited Investment Offering</b>        We provide our clients with strategic advice and planning, full investment management and direct private investment opportunities and do not limit our investment offerings. However, certain third-party investment opportunities may only be available to certain Clients via a Truvvo Direct Private Investment Vehicle or Asset Class Pool.</p> <p><b>Account Minimums and Other Requirements</b>        We generally require a minimum of \$100 million in assets for new Managed Account relationships. At our discretion, we may waive the minimum assets requirement.</p> <p><b>Additional information</b> about Truvvo services is available on Part 2 of our Form ADV, which is available <a href="#">here</a>.</p> <p><b>Conversation Starters.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• Given my financial situation, should I choose an investment advisory service? Why or why not?</li> <li>• How will you choose investments to recommend to me?</li> <li>• What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</li> </ul>
<p>Item 3.  <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p><b>What fees will I pay?</b>        Advisory fees are generally based upon a percentage of the market value of assets under our advisement. Fees may vary based on size, complexity and nature of the investment portfolio. The fees and expenses applicable to each Client are set forth in detail in Client advisory agreements. Advisory fees are often negotiated individually and may result in a reduced fee or other fee arrangement, such as, being charged either a flat fee or a fee based on a percentage of assets. Investments in Truvvo’s Direct Private Investment Vehicles are created on case-by-case basis, and the fee arrangements established for such vehicles will vary. Advisory fees are billed or deducted quarterly, in advance or in arrears, pursuant to the terms of the investment advisory agreement.</p> <p>Generally, Clients will be allocated and may bear costs including, but not limited to: custodial charges; brokerage fees or commissions and related costs; taxes, duties and other governmental charges; transfer and registration fees or similar expenses; costs and charges associated with foreign exchange transactions; expenses related to proposed investments (whether they are consummated or not); investment-related travel expenses; other portfolio expenses; fees charged by independent public accountants engaged to conduct annual surprise examinations to verify certain applicable Client assets; and, with respect to Truvvo’s Asset Class Pools, certain operational expenses (e.g., audit, insurance, tax and administrative costs)</p>

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	<p>necessary or appropriate to the Asset Class Pool’s business, regulatory (including Form D and Form PF preparation and filing expenses) or tax compliance.</p> <p>If and when we invest Client assets through third party managers, Clients will also bear all, or a pro rata share of any management and incentive fees charged by such managers (as well as other expenses associated with such investments).</p> <p>Additional information about our firm’s fees is included in Item 5 of Part 2 of Form ADV, available <a href="#">here</a>.</p> <p><b>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.</b></p> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• Help me understand how these fees and costs might affect my investments. If I give you \$100,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?</li> </ul>
<p>Item 3.  <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p><b>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?</b></p> <p><i>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 to you. Here are some examples to help you understand what this means.</i></p> <ul style="list-style-type: none"> <li>• We manage accounts for multiple clients, and we allocate our time based on each client’s needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client.</li> <li>• There is an inherent conflict of interest when we recommend Direct Private Investment Vehicles or Asset Class Pools to Clients. We have adopted and implemented written compliance policies and procedures that are designed to mitigate conflicts of interest.</li> </ul> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• How might your conflicts of interest affect me, and how will you address them?</li> </ul> <p><b>Additional information</b> about conflicts of interest between Truvo and its clients is available on Part 2 of our Form ADV, which is available <a href="#">here</a>.</p> <p><b>How do your financial professionals make money?</b>      Our financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number, value and complexity of accounts under management, the performance of those accounts, and client satisfaction and retention.</p>
<p>Item 4.  <u>Disciplinary History</u></p>	<p><b>Do you or your financial professionals have legal or disciplinary history?</b>      Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• As a financial professional, do you have any disciplinary history? For what type of conduct?</li> </ul>
<p>Item 5.  <u>Additional Information</u></p>	<p><b>Additional information about our services</b> can be found <a href="#">here</a>. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact Thomas Papa at 212-488-5483.</p> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• 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?</li> </ul>