

Santori & Peters, Inc.
d/b/a: Santori & Peters
September 12, 2024

FORM CRS

Santori & Peters is registered with the Securities and Exchange Commission as an investment adviser and, 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: **Portfolio Management Services; Selection of Other Advisers; Pension Consulting Services; Financial Planning Services; and Advisory Consulting Services.**

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis. When we provide advice under a consulting or planning engagement, your financial situation is reviewed at the time and at future periods, based on your agreement with us.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. 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. We do not have investment authority when solely providing planning or consulting services.

Investment Offerings: We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: In general, we do not require a minimum dollar amount to open and maintain an advisory account.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, 8, 13 and 16 by clicking this link <https://adviserinfo.sec.gov/firm/summary/105978>.

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.

- **Asset Based Fees** - Payable quarterly in arrears based upon the quarter end asset value considering the flow of assets throughout the quarter, pro-rating all deposits and withdrawals throughout the quarter. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to encourage you to increase the assets in your account, which creates a conflict;
- **Fixed Fees for Financial Planning** - Half of the retainer is due in advance and the balance is due upon completion of the services rendered;
- **Hourly Fees for Consulting** - Payable upon completion of the services rendered;
- **Selection of Other Advisers** - You will pay advisory fees charged by third party investment advisers, which are separate and in addition to our fees.

- Clients may also pay additional fees and/or expenses. Example of the most common fees and costs applicable to our clients are:
 - Custodian fees and account maintenance fees;
 - Fees related to mutual funds and exchange-traded funds;
 - Transaction charges when purchasing or selling securities; and
 - 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. For detailed information, refer to our Form ADV Part 2A, Items 4, 5 and 6, by clicking this link <https://adviserinfo.sec.gov/firm/summary/105978>.

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 are some examples to help you understand what this means.

- **Third-Party Payments:** Persons providing investment advice on behalf of our firm are licensed as insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- **Affiliated Entities:** The owner of our firm also owns a full service insurance brokerage firm and one of the financial professionals of our firm owns an insurance agency. These affiliations present conflicts of interest as there is a financial incentive to recommend the services of our affiliated entities.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A Brochure Items 5, 10, 12 and 14, by clicking this link <https://adviserinfo.sec.gov/firm/summary/105978>, to help you understand what conflicts exist.

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated by receiving a salary and bonus, which is based on factors such as skill level, customer service, length of service with the firm and the overall revenue the firm earns. As described above, financial professionals receive commission-based compensation in their separate capacities as insurance agents, which is an outside business activity to our firm.

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

No, our firm. Yes, our financial professionals currently have legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 412-373-6904 or click the link provided <https://adviserinfo.sec.gov/firm/summary/105978>.

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?**

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Exhibit to Form CRS

Santori & Peters is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, last amended on March 28, 2024.

The following question on Form CRS was updated, "Do you or your financial professionals have legal or disciplinary history?"

Previously, the answer was 'No' and the answer was recently been updated to "No, for our firm, but Yes, for our financial professionals."

Additional details related to the reported disciplinary history can be found by reviewing the enclosed ADV 2B Brochure for Mr. Santori or you may visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple research tool.