

Asset Dedication, LLC
CLIENT RELATIONSHIP SUMMARY March 18, 2024

This is the Client Relationship Summary for Asset Dedication, LLC, an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

The investment advisory services we provide include: a comprehensive service that combines portfolio management and financial planning services for those clients with whom we work directly; and, when we are selected as a sub-adviser for your account, standalone portfolio management services.

In all of our services, we will regularly monitor your investments and provide advice.

In all of our services, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance.

Our investment recommendations are primarily limited to U.S. Government and agency bonds, Investment-grade municipal and corporate bonds, mutual funds, exchange-traded funds, stocks, certificates of deposit, and money market mutual fund shares. We generally do not provide advice on warrants, commercial paper, variable life insurance, variable annuities, options contracts on securities or commodities (other than index-based mutual fund), futures contracts on tangibles or intangibles, or interests in partnerships investing in real estate, oil and gas interests or hedge funds and other types of private (i.e. non-registered) securities.

Some of the advisers with whom we work may have minimum account sizes or investment amounts; we recommend that you refer to their disclosure documents for more information.

For more information, please review Items 4 and 7 of our Form ADV Part 2A disclosure brochure, which is available <https://adviserinfo.sec.gov/firm/summary/151988>.

Ask us: Given my financial situation, should I choose an investment advisor 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?

We charge a percentage of assets under management for our services assessed on a quarterly basis, in advance or arrears. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.

You will also incur other fees including brokerage fees and commissions, management fees for mutual funds and ETFs, custodian fees, retirement account annual fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; Asset Dedication does not receive any of these fees.

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 more information, please review Item 5 of our Form ADV Part 2A disclosure brochure, which is available [here](#).

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Ask us: *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.

While Asset Dedication works to minimize conflicts with clients simply setting a fee for our services creates a conflict; as we have an incentive to charge you more rather than less for our services.

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

For more information, please review our disclosure brochure, which is available <https://adviserinfo.sec.gov/firm/summary/151988>.

How do your financial professionals make money?

Our firm's only compensation comes from our advisory fees. Some members of our firm receive salaries and bonuses based on professional development or similar factors, and some members receive a share of the revenue that they generate as a result of the services that they provide you. Some members who have ownership interests receive distributions. No one at the firm – other than as described – is compensated based upon: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); or, product sales commissions.

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

No; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

Ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct? You can find more information about our investment advisory services <https://adviserinfo.sec.gov/firm/summary/151988>.*

You can also contact Brent Burns at (866) 535-0897 if you have any questions or to request a copy of the relationship summary.

Ask us: *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?*