



Form CRS - Customer Relationship Summary

Introduction	<p>Semita Asset Management LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. We provide investment advisory and financial planning services. Brokerage and investment advisory services and fees differ. It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>																																								
Relationship Services	<p>What investment services and advice can you provide me?</p> <p>We offer to retail investors Investment Advisor Services that include: 1) Financial Goal Planning Services, and 2) Investment Strategy and Management Services and 3) Portfolio Management Services. Investment opportunities available for client investments may differ due to the client’s investment platform or custodian (e.g., Fidelity Investments, Schwab Institutional, etc.). Clients engaging us on a comprehensive Wealth Management basis may incorporate our individual security portfolios in their investment strategy. Clients who engage us <u>only</u> as Investment Managers (that is, not on a comprehensive Wealth Management basis) will have a more limited selection of investment opportunities such as pooled vehicles, including ETFs and Mutual Funds. We have discretionary authority over client accounts which means we can: 1) direct the purchase, sale, exchange, conversion, and trade in stocks, bonds and other securities including money market instruments, 2) direct the amount of securities purchased, sold, exchanged, and traded, 3) place orders for execution with a broker dealer or other third- party broker/dealers and, 4) determine the commission rates paid <u>without prior consultation</u> with the client. We will allocate brokerage transactions in a manner we believe to be fair and responsible to our clients, and consistent with client objectives. We will contact you, either in person, by phone or email either quarterly / monthly /bi-annually to discuss your investment portfolio. For additional information, please reference Form ADV Part 2A, Item 4 ,13 and 16</p> <ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> • <i>How will you choose investments to recommend to me?</i> • <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i> 																																								
Fees, Costs, Conflicts and Standard of Conduct	<p>What fees will I pay?</p> <p>Our firm’s annualized fee schedule for clients is:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #f2f2f2;"> <th style="text-align: left;">Assets Under Management</th> <th style="text-align: center;">Financial Life & Wealth Management</th> <th style="text-align: center;">Financial Planning & Guidance</th> <th style="text-align: center;">Discretionary Investment Management</th> <th style="text-align: center;">Portfolio Reporting</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">Up to \$ 500,000</td> <td>1.25%</td> <td>0.50%</td> <td>1.00%</td> <td>0.20%</td> </tr> <tr> <td style="text-align: left;">Next \$ 1,500,000</td> <td>1.00%</td> <td>0.30%</td> <td>0.80%</td> <td>0.10%</td> </tr> <tr> <td style="text-align: left;">Next \$ 3,000,000</td> <td>0.60%</td> <td>0.15%</td> <td>0.50%</td> <td>0.05%</td> </tr> <tr> <td style="text-align: left;">Next \$ 5,000,000</td> <td>0.45%</td> <td>0.10%</td> <td>0.40%</td> <td>-</td> </tr> <tr> <td style="text-align: left;">Greater than \$10,000,000</td> <td>0.20%</td> <td>0.05%</td> <td>0.20%</td> <td>-</td> </tr> <tr style="background-color: #f2f2f2;"> <td style="text-align: left;">Minimum Fee</td> <td>\$5,000</td> <td>\$2,500</td> <td>\$2,500</td> <td>\$1,000</td> </tr> <tr> <td style="text-align: left;">Annual Retainer Fee for Financial Planning Software</td> <td>-</td> <td>\$ 400</td> <td>-</td> <td>-</td> </tr> </tbody> </table>	Assets Under Management	Financial Life & Wealth Management	Financial Planning & Guidance	Discretionary Investment Management	Portfolio Reporting	Up to \$ 500,000	1.25%	0.50%	1.00%	0.20%	Next \$ 1,500,000	1.00%	0.30%	0.80%	0.10%	Next \$ 3,000,000	0.60%	0.15%	0.50%	0.05%	Next \$ 5,000,000	0.45%	0.10%	0.40%	-	Greater than \$10,000,000	0.20%	0.05%	0.20%	-	Minimum Fee	\$5,000	\$2,500	\$2,500	\$1,000	Annual Retainer Fee for Financial Planning Software	-	\$ 400	-	-
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	<p>Advisory Fees are negotiable. The more assets there are in your advisory account, the more you will pay in fees. While our firm has a clear incentive to assist in the growth of your account values over time, we also have an incentive to encourage you to increase the assets in your account over time. Additionally, clients will incur charges and fees from Financial Institution(s) and other third parties such as brokerage commissions, custody fees, exchange fees, SEC fees, mutual fund management fees, exchange traded fund fees, wire transfer and electronic fund processing 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 additional information, please see our Form ADV Part 2A, Item 5</p> <p>What are your legal obligations to me when acting as my investment adviser? When we act as your investment adviser, we have to act in your best interest. We are not permitted to put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should fully understand and ask us about these conflicts because they can affect the investment advice we offer to you.</p> <p>How else does your firm make money and what conflicts of interest do you have? We have Solicitor Agreements with non-affiliated financial services firms that refer clients to us. We have agreed to pay to the solicitor a portion of any advisory fees that we receive from the applicable solicited clients. Solicitation fees paid to solicitors represent no additional expense to the solicited clients.</p> <p>How do your financial professionals make money? Our firm is typically compensated based upon a percentage of the assets under our management for our Clients. Our employees are compensated with a base salary plus incentive payments related to the advisory fees generated from their respective client relationships. Neither our firm nor our employees accept compensation from third-party sponsors or vendors of investment advice or products.</p> <ul style="list-style-type: none"> • <i>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?</i> • <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p>Disciplinary History</p>	<p>Do you or your financial professionals have legal or disciplinary history?</p> <p>No. A free search tool to research us and our professionals is available at www.investor.gov</p> <ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
<p>Additional Information</p>	<p>Additional Information about our services is available by visiting our website www.Semita-AM.com. If you would like to request an up-to-date copy of the relationship summary or any additional information regarding our firm and our services, contact us by email at Service@Semita-AM.com or telephone at 832.956.1000</p> <ul style="list-style-type: none"> • <i>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?</i>