



## COMPREHENSIVE MONEY MANAGEMENT

New World Advisors

### Form CRS Disclosure – Client Relationship Summary Comprehensive Money Management Services LLC January, 2026

#### **Item 1 – Introduction: Is an investment advisory account right for you?**

Our firm, Comprehensive Money Management is currently registered with the Securities and Exchange Commission as an investment adviser. Broker-dealers and investment advisors differ. It is important for you to understand the differences. A broker-dealer acts for its own account or as an agent of an issuer, manufacturer or other third party. The broker-dealer is obligated by contract to sell the same securities it advises investors to buy. The broker-dealer is generally not required by law to act as a fiduciary to its customers. We are an independent investment advisor. We are not affiliated with a broker-dealer. We do not act as agents of issuers, manufacturers, or other third parties. We are not obliged by contract to represent any third party. We are obliged to represent our clients and are required by law to act as a fiduciary to serve them. We work directly for you.

Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. You should carefully consider which type of relationship, accounts and services are right for you. Please ask us for more information.

#### **Item 2 – What investment services and advice can you provide me?**

We provide investment advisory and financial planning services to individuals, pension and profit-sharing plans, trusts, estates, corporations, and other business entities. Our core offering is our wealth management service, which consists of ongoing financial planning and investment management. Our wealth management clients generally have a portfolio of at least \$500,000. If you open an account with us as a wealth management client we would start with in-depth conversations and data collection to determine your investment and planning priorities, as well as your risk tolerance. We will work with you to create an Investment Policy Statement (IPS), which will guide the overall allocation and management of your investable assets. We will meet with upon your request to discuss your portfolio. We will monitor your accounts and provide you with performance reporting at least quarterly. Your investment accounts will generally be managed on a discretionary basis, meaning that we can buy and sell investments in your account on your behalf without asking in advance. Your accounts may be rebalanced periodically to respond to market performance and to ensure alignment with your IPS. When rebalancing accounts, we typically work to minimize income taxes by routinely performing tax loss harvesting activities and by making thoughtful asset location decisions between taxable and non-taxable accounts. We do not restrict our advice to limited types of products or investments. Financial planning services are provided on a phased approach and tailored specifically to your goals, objectives, and circumstances. Additional information about our advisory services is in our Form ADV Part 2A brochure, available at the following link:

<https://adviserinfo.sec.gov/firm/summary/121061>

***Conversation starter: 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?***

**Item 3 – What fees will I pay? What are your legal obligations to me when acting as my investment advisor? How else does you and your firm make money and what conflicts of interest do you have?**

We are an independent investment adviser and we are not affiliated with a broker-dealer. The fees we receive from you for our advisory services are either based on assets under management (AUM), a project fixed fee, an hourly fee, or an annual retainer (paid quarterly) that we agree to in advance. Our advisory fees are clear, transparent, and set out upfront. Our firm is Fee-Only, and our fees are summarized as follows:

- Investment Management Service: Fees charged on an ongoing quarterly basis, based on the value of the investments in your account, and will range between 0.20% to 1.00% annually of your investable assets. There is a minimum quarterly fee of \$1,500, which is negotiable based on our relationship with your other family members, expected growth of your account and other factors.
- Financial Planning Service: We offer three financial planning options with a one-time fee that typically ranges between \$2,500 and \$7,500. Plan implementation support and ongoing advice is automatically provided at no extra charge for those clients who utilize our investment management service. Financial planning fees are negotiable and will be based on the complexity of the client's situation.

As an independent investment adviser, we are not affiliated with a broker-dealer, and we do not receive fees paid by issuers, manufacturers or other 3rd parties for selling products. These fees or commissions are commonly received by broker-dealers, and we believe that they are often opaque and may not be fully known by individual brokers or their clients. Some investments and types of accounts pay additional fees that will reduce the value of your investment over time, such as mutual fund and ETF management fees, annuity fees or custodial and platform fees. Additionally, you can incur account related fees to third parties such as wire fees, transfer fees, overnight mailing fees, account closure fees, and trading or transaction fees. We do not share in any portion of the fees charged by broker-dealers or other third parties.

Since our fees may be based on a percentage of assets under management, the more assets there are in your advisory accounts, the more management fees you will pay. As such, we have an incentive to increase the value of your accounts to increase our compensation. 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. You can see our fee schedule in our Form ADV Part 2A brochure, which is available online at: <https://adviserinfo.sec.gov/firm/brochure/121061>

***Conversation starter: 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?***

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours, while broker-dealers are not required to do so. As your investment adviser, we make money by clients paying us fees for our advice, while a broker-dealer, acting for its own account or as an agent of an issuer, manufacturer or other third party, gets commissions and other fees for selling and distributing products to you. All investment advisers face conflicts of interest

which are inherent in the business. Our key conflict is negotiating a scope of services and a transparent annual AUM fee with you, while a broker-dealer's key conflict triggers every time commissioned products with fees and expenses are sold to you. Broker-dealer compensation is typically opaque and undisclosed.

We may recommend the use of a particular investment custodian for your accounts, from who we receive support services and products, such as access to trading technology, which allows us to better monitor and service your accounts. You should know that the receipt of economic benefits by our firm in and of itself creates a potential conflict of interest and may indirectly influence our choice of custodians or other vendor partners. For more detailed information about our conflicts of interests, please review our Form ADV brochure at: <https://adviserinfo.sec.gov/firm/brochure/121061>

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. For example, as noted above, we have an incentive to increase the value of your accounts when our fees are based on a percentage of assets under management. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you.

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

**Item 5 – Do you or your financial professionals have legal or disciplinary history?**

No, our firm and financial professionals do not have reportable legal and/or disciplinary history. For a free, simple search tool to research us and our financial professionals please visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS).

**Item 6 – Additional Information**

For up-to-date information about our services and regulatory disclosures, including the current version of this relationship summary, you can visit the SEC's website at:

<https://adviserinfo.sec.gov/firm/brochure/121061>

You may also contact our firm at 305-786-6100 to request additional information.