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FirsTrust, LLC ("FirsTrust", "we", "our" or "us") is registered with the US Securities and Exchange Commission ("SEC") as an investment adviser. We do not hold additional licenses to sell any financial product or promote any investment, and therefore we have no affiliation with any broker-dealer. Our services and fee structures differ from a registered broker dealer, and 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/CRS. The site also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer two levels of discretionary investment management and financial planning:

With our **Comprehensive Wealth Management** service, clients are paired with a dedicated and experienced Advisor who integrates investment management with financial, tax, and estate planning, and collaborates with a team of experts from each specialized discipline as your situation requires.

With our **Private Family Office** service, the full scope of Comprehensive Wealth Management is delivered through direct, ongoing access to a dedicated FinancialTeam of specialists, providing the level of coordination and depth of expertise that portfolios of this complexity require.

Both services provide the ongoing management of client portfolios on a discretionary basis whereby the investment adviser will buy and sell investments in accordance with the client's Investment Policy Statement. Portfolios are constructed using ETFs, no-load and low-cost mutual funds, individual stocks, and cash equivalents, and are monitored continuously with quarterly reviews to ensure alignment with your objectives. We are not limited to proprietary products or a restricted menu of investments.

Conversation Starters:

- *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?

Our Fee:

Our investment advisory fee is a single, all-inclusive quarterly service fee based on a percentage of your assets under our management ("AUM"). Unlike similar firms, we do not charge additional planning fees, receive sales commissions or accept marketing incentives from any third parties in connection with those services.

We deduct our fee from one or more of your investment accounts quarterly, in advance. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us. Therefore, we have an incentive to encourage you to increase the amount of assets you entrust to us.

Other Fees:

We receive no other form of compensation than the fee you pay directly for our services.

When your account is held with a qualified custodian you will bear investment expenses relating to your assets including transaction costs and fund fees, which are in addition to the fees you pay us. Fund fees are described in each fund's prospectus.

Although we may advise you on trust, estate and tax matters, we do not provide legal or accounting services nor do we prepare legal documents or tax returns, and any such expenses are not included in our fee.

Each client's relationship with the firm is based upon the scope of desired services, the depth of expertise required and the complexity of each client's specific preferences.

Comprehensive Wealth Management fees are based on a percentage of AUM depending on total assets and service complexity. Flat percentage fee ranges from 0.85% to 0.50% based on relationship size and complexity. A $15,000 annual minimum fee generally applies, subject to adjustment at Management's discretion. Clients whose AUM does not generate the minimum through the percentage fee alone will incur a higher effective annualized rate.

Private Family Office engagements are individually proposed based on the overall complexity of your financial affairs and the scope of services provided and are generally suited for families with $7 million or more in AUM. Our flat percentage fee ranges from 0.85% to 0.50% of AUM, based on relationship size and complexity.

At the discretion of the firm's Managing Partner, fees may be negotiable and specific written agreements may be constructed for Limited Scope Advisory services. 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 about fees and costs related to our services, please see our Form ADV Part 2A.

Conversation Starters:

Please explain what a "tiered" fee schedule is and why FirsTrust doesn't tier its fees like other firms.

Please explain why FirsTrust doesn't charge additional fees for financial plan updates like other firms.

If I give you $1,000,000 to invest, how much goes 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. As an independent, Fee-Only adviser, we fulfill that obligation to serve the client's best interest by eliminating compensation conflicts and third-party constraints that most advisers merely disclose.

The way we make money is not without potential conflicts with your interests. You should understand and ask about these conflicts because they can affect the investment advice you receive. For example: An AUM fee creates a conflict of interest when we benefit from having more of your assets under our management, providing an incentive to preserve or accumulate more investment accounts under our management. We mitigate these conflicts by offering fee options that are unaffected by the volume or location of your investments.

No relationship is conflict free. Once a conflict is identified, we endeavor to clearly explain it to you and any potential impacts it may have on you, so you can decide how to proceed.

How do your financial professionals make money?

Advisors at FirsTrust are paid a salary and/or percentage of your fees based upon the services they provide. Advisors who are also Partners in the firm receive a proportionate share of company's net profits.

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

No. Neither the firm nor its advisors have been subject to any legal actions or regulatory discipline. Visit Investor.gov/CRS to research our firm and our financial professionals.

You may contact our office to request a current copy of our Form ADV Part 2A or our Customer Relationship Summary.

Additional information about our firm is available on our website (FinancialTeam.com) and the SEC website (adviserinfo.sec.gov).

Conversation Starters:

Who is my primary contact person? Is he/she a representative of an investment adviser or a broker-dealer?

Whom can I contact if I have concerns about how this person is treating me?

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