

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 regarding research firms and financial professionals at [Investor.gov/CRS](https://www.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 subadvisor 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 2 Brochure, which is available [here](#).

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 2 Brochure, which is available [here](#).