

MOSAIC RELATIONSHIP SUMMARY

April 1, 2026

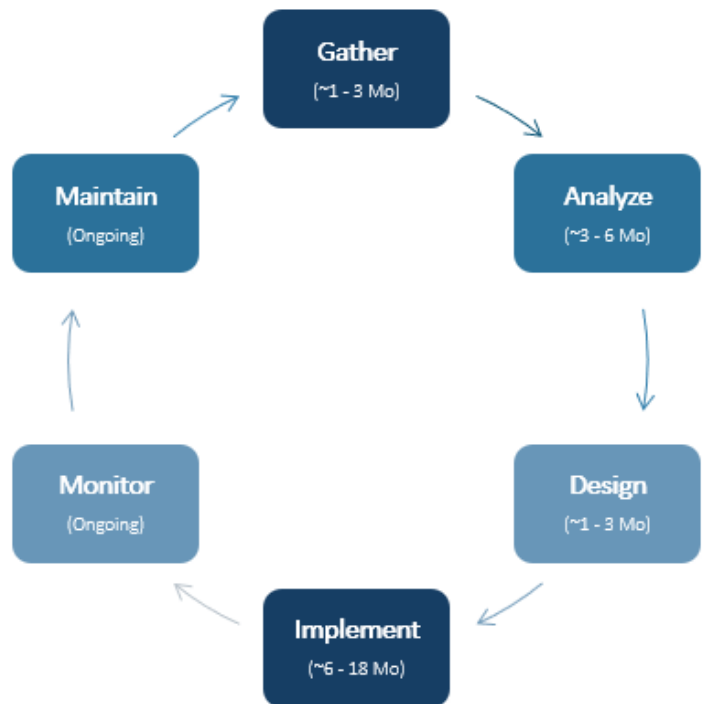
Item 1. Introduction – Is an Investment Advisory Account Right for You?

Mosaic Advisors, LLC (“Mosaic”) is a Registered Investment Adviser with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships & Services

WHAT INVESTMENT SERVICES & ADVICE CAN YOU PROVIDE ME? Mosaic provides a range of planning and investment advisory services to our client families. Mosaic serves approximately 45 entrepreneurial families, primarily first-generation founders. These client families, which consist of individuals with shared financial interests – often spanning multiple generations – typically have significant illiquid holdings, with the majority of their success tied up in their operating companies and real estate. Mosaic engages client families through a structured, repeatable process – six phases that reflect the full lifecycle of a client’s family engagement: Gather → Analyze → Design → Implement → Maintain → Monitor. The following provides a reasonable estimate of the average time required to complete each phase of a new engagement.

Phase	Description	Duration
Phase 1	Gather	~1 – 3 Months
Phase 2	Analyze	~3 – 9 Months
Phase 3	Design	~1 – 3 Months
Phase 4	Implement	~3 – 18 Months
Phase 5	Maintain	Ongoing
Phase 6	Monitor	Ongoing



Mosaic has refined an intuitive, transparent, and comprehensive collection of services designed to address the ever-changing needs of entrepreneurial families. This involves continuous planning (plan analysis, plan design, plan implementation), wealth administration (plan monitoring, plan maintenance), portfolio oversight (non-discretionary portfolio consulting, monitoring, & oversight), portfolio management (discretionary & non-discretionary portfolio management), and family education. The specific manner in which you are charged fees is established in a written agreement between you and Mosaic. Mosaic provides investment advisory and consulting services on a discretionary or non-discretionary basis to individuals, trusts, estates, closely held business entities, and charitable organizations. When engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade, and allocate the investments within your account(s) consistent with your investment objectives. If you engage us on a non-discretionary basis, we must obtain your consent prior to executing transactions. Our authority over your accounts shall continue until our engagement is terminated. When selecting securities, we observe the investment policies, limitations, and restrictions of the clients we advise. Additionally, in many cases, the discretion is subject to mutually agreed upon investment guidelines relative to your portfolio. We do not limit the scope of our investment advisory services to a limited group or type of investment. Investment advice is provided on a continuing basis and includes the appropriate allocation of cash, stocks, bonds, mutual funds, ETF’s, and separate accounts.

MOSAIC ADVISORS RELATIONSHIP SUMMARY



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Item 3. Fees, Costs Conflicts, and Standard of Conduct

For additional information, please see Items 4 and 7 in our Form ADV, Part 2A brochure.

Conversation Starters. Ask your financial professional -

- *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? Mosaic operates on flat fee retainer compensation model. Retainers are set at our discretion and may vary. As a result, our clients could pay diverse fees. The flat retainer is typically higher during the first four to twelve quarters of an engagement to reflect the increased scope and complexity of initial planning, implementation, and coordination work. As the engagement matures into a monitoring and maintenance phase, retainers may be reduced. For example, in 2026, initial retainers typically begin at \$100,000 per quarter, reducing to \$75,000 per quarter beginning in the fourth quarter. An annual Cost-of-Living Adjustment ("COLA") of 5.0% applies beginning in the ninth quarter. The specific retainer amounts, phase transitions, and COLA terms are set forth in the Engagement Letter executed by the client family. We do not require a minimum asset level or impose a minimum fee for investment management services.

OTHER FEES AND COSTS: Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions. Relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses). In addition, 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 Item 5 in our Form ADV, Part 2A brochure.

Conversation Starter. Ask your financial professional -

- *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 earn fees creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide. Here are some examples to help you understand what this means:

- We may recommend a particular custodian to custody your assets, and we may receive support services and/or products from that same custodian, certain of which assist us to better monitor and service your account while a portion may be for the benefit of our firm.

Conversation Starter. Ask your financial professional -

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY? All financial professionals at Mosaic are salaried employees and only receive cash compensation in the form of base salary and bonus. You should discuss your financial professional's compensation directly with your financial professional.

Conversation Starter. Ask your financial professional -

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

Item 4. Disciplinary History

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY? No. Please visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional -

- *Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

Item 5. Additional Information

FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES, please see our [Form ADV Part 2A Brochure](#), which is available at our website mosaicadvisors.com. If you would like additional, up-to-date information or a copy of this disclosure, please call (713) 980-4100.