

Item 1 - INTRODUCTION

SAAGA, LLC is a registered investment advisor with the Securities and Exchange Commission (“SEC”). As investment advisor, we always act as fiduciary to you. Brokerage and investment advisory services and fees differ and it is important for you as a retail investor to understand the differences. The SEC has free and simple tools and educational materials about investment advisers, broker-dealers and investing available for you at [Investor.gov/CRS](https://www.investor.gov/crs)

Item 2 – RELATIONSHIP AND SERVICES

**What investment services and advice can you provide me?**

We offer a wide array of family office services to individuals, high net worth individuals, trusts, estates and other business entities that include: support to existing family offices, global balance sheet reporting, investment committee advisory, professional services and risk management coordination; wealth creation services such as growth strategy design, managerial due diligence, financial forecasting and valuation and governance guidance, succession, estate and tax planning coordination among others.

We also provide non-discretionary investment advice through investment services such as financial planning, asset allocation strategies and vehicle selection, portfolio construction and regular monitoring. As part of our standard services, we meet with you at least monthly or more frequently, depending on your needs.

As non-discretionary investment advisors, we do not have the authority to make investment decisions for our clients. After receiving information, advice and recommendations from us, our clients retain the authority and ultimate responsibility for all investment and investment-related decisions, including securities trades, decisions about particular asset allocations and portfolio composition, manager selection, and service provider selection.

You will find additional and more detailed information in our [ADV Part 2A Brochure](#).

*Conversation starters: additional questions you can ask us - 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 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

**What fees will I pay**

For our services you will compensate us by paying a **flat fee**. Subject to the terms of the written advisory agreement such fee is negotiated and calculated based on both the family office and investment advisory services we will provide and on the overall needs and complexity of your wealth structure. Fees are billed monthly and paid in arrears upon our issuance of an invoice to you. SAAGA does not charge assets-based fees nor does have wrap fee programs. SAAGA does not receive any compensation for securities transactions in any Client’s account, maintenance fees or other type of fees additional to the advisory fees listed herein:

Other Fees and costs:

- Short-term projects fees, mutually agreed on a one-on-one basis according to the requirements of such projects.
- Family governance service fees, based on the nature and complexity of the services to be provided. In many cases, our governance services are embedded in our fixed fee.
- Educational workshops priced separately.

Please make sure you understand what fees and costs you are paying. SAAGA's advisory monthly fee does not include fees charged to you by broker-dealers, money managers, law firms, accounting firms, custodian, and any other third-party service provider. SAAGA does not receive any portion of these third-party fees or charges. 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.

**Conversation starters: additional questions you can ask us – 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 make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

When new clients hire us, we benefit from the advisor fees we collect which are calculated based on the requirements and complexity of the wealth structure of the client. We do not receive direct payment or incentives from a third-party relationship from referrals we provide. We do not receive compensation for using specific investment brokers, custodians, or via commissions.

Clients pay different fees based on different fee schedules or the size and complexity of the account which may create an incentive for SAAGA to favor those accounts where it earns the highest fees. Please see our ADV, Part 2A brochure on our website for more detailed information about our conflict of interests.

**Conversation starters: 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?**

SAAGA is fully owned by Juan Pablo Martinez-Blat and monetarily benefits from such ownership. Our professionals are paid a salary if they are employees or professional fees if they are paid as external consultants. SAAGA does not pay product sales commissions.

#### **Item 4 – DISCIPLINARY HISTORY**

**Does SAAGA or your financial professionals have legal or disciplinary history?**

There are no legal or disciplinary events that are material to SAAGA or its employees. You are encouraged to visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation starters: Ask your financial professional – As a financial professional, do you have any disciplinary history? For what type of conduct?**

#### **Item 5 – ADDITIONAL INFORMATION**

If you would like additional information about our services, you can access our **Form ADV Part 2A Disclosure Brochure** available via our firm's Investment Adviser Public Disclosure Page or by visiting our website [www.saagawealth.com](http://www.saagawealth.com). If you still have questions or you would like to request a copy of this Form CRS, please email us at [info@saagawealth.com](mailto:info@saagawealth.com) or call us at (786) 362-6819.

**Conversation starters: Ask your financial professional – “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?”**