

Form CRS Customer Relationship Summary, March 19, 2025

Introduction	<p>Enright, Mollin, Cascio & Ramusevic, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. 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 adviser, and investing.</p>
What investment services and advice can you provide me?	<p>We offer investment advisory services to retail investors on a regular basis. We review your accounts on at least a quarterly basis. Our investment advice primarily covers investments in mutual funds and exchange-traded funds ("ETFs"). We use other securities as well to help diversify your portfolio when applicable. You are permitted to impose reasonable restrictions or limitations on our management of your portfolio. We offer advisory services to you on a discretionary basis which allows us to buy and sell investments in your account without asking you in advance. We do not impose a minimum account size to become a client.</p> <p>For additional information, please see Form ADV, Part 2A brochure Items 4 and 7.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?	<p>We base our fees on a percentage of assets under management or a flat fee which are billed quarterly in arrears. Your asset-based fee is based on the balance at each calendar quarter end. We, at our sole discretion, may charge a lower investment advisory fee based on criteria determined and approved by us. Your final fee schedule is attached to your Investment Advisory Agreement. We may recommend a third-party adviser to manage a portion of your assets. The third-party manager and EMCR both earn a fee on that portion of your assets. The more assets there are in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. You are responsible for the payment of all third-party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by the Firm.</p> <p>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.</p> <p>For additional information, please see Form ADV, Part 2A brochure Items 5 and 6 of Part 2A.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?

<p>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?</p>	<p>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 affect the investment advice we provide you. Here are some examples to help you understand what this means.</p> <ul style="list-style-type: none"> • Ramusevic, Cascio & Kaplan, CPAs, an affiliate of our Firm, offers accounting and tax services for a fee. We have an incentive to offer these services to you. <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>For additional information, please see Form ADV, Part 2A brochure Item 11. B.</p>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals are paid a fixed salary and receive periodic distributions from the company's net profits.</p> <p>Our financial professionals earn fees for services provided through Ramusevic, Cascio & Kaplan, CPAs. Certain of our investment advisory clients are also clients of Ramusevic, Cascio & Kaplan, CPAs which may be a conflict of interest. It is a conflict of interest because it provides an incentive to recommend the services of the CPAs based on the fees received which we may not have received if our client was not also a client of Enright, Mollin, Cascio & Ramusevic.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No.</p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Ask your financial professional—</p> <p>As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
<p>Additional Information</p>	<p>For additional information about our investment advisory services or to request a copy of this Relationship summary call us at 718 - 803-1817. Our Form ADV Brochure and this Relationship Summary can also be found at adviserinfo.sec.gov. This Relationship Summary can be found at our website EMCRadvisors.com. If you would like additional, up- to-date information or a copy of this disclosure, please call (718) 803-1817.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?