

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 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 coordination, 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 and are encouraged to read 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 under one of two fee structures, mutually agreed upon and documented in your written advisory agreement before services begin: (1) a flat/fixed fee, negotiated based on the scope, complexity, and time commitment of services; or (2) a variable asset-based fee, calculated as an annual percentage of your AUM, billed quarterly in arrears. All fully disclosed in your agreement. Under either structure, you are only billed after services have been rendered; no fees are collected in advance. SAAGA does not charge performance-based fees or operate wrap fee programs, and does not receive compensation for securities transactions, third-party referrals, or for directing clients to specific brokers, custodians, or via commissions.

Other Fees and costs:

- Short-term projects fees, mutually agreed 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. The way we make money creates some potential conflicts with your interests. You should understand and ask us about these conflicts since they can affect the investment advice we provide you. Here are some examples:

- 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. However, because all services are provided on a **non-discretionary basis**, SAAGA cannot execute, change, or control any investment decision without your prior approval — you retain full discretion over your account at all times. This structure limits SAAGA's ability to favor any client through investment actions.
- Some existing clients of SAAGA are passive capital members with a minority interest in the firm. To avoid potential conflicts of interest, investor-clients hold only non-voting Class B membership, and control, management, and operation of the firm remains exclusively with Juan Pablo Martinez-Blat, who holds all membership interest with voting rights and management authority.

Please read 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 a multimember LLC majority owned by AGAAS LLC. Juan Pablo Martinez-Blat is the CEO of SAAGA and holds 100% ownership of AGAAS LLC. He and the minority owners monetarily benefit from the 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 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. If you still have questions or you would like to request a copy of this Form CRS, please email us at 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?”