PERSONAL ASSET STRATEGIES, INC.

Client Relationship Summary

Personal Asset Strategies, Inc. (PAS) is an Investment Advisor registered with the SEC specializing in the development and management of individually designed investment portfolios. Employing our Collaborative Management Approach, we implement sophisticated strategies with the goal of maximizing wealth and attaining specific financial goals for each client. In the process, we frequently serve as your Financial Manager to coordinate on your behalf the expertise of professionals in related fields. In that regard, we will work with you together with your Accountants, Estate Planning attorney, Insurance Representatives and other experts to develop a customized Investment Portfolio tailored to your goals and outlook. We either work with the experts with whom you have established relationships or can assist you in finding quality professionals to meet your needs. Our goal is to enhance cash flow, spur financial growth, reduce taxes and accomplish retirement/lifestyle and estate planning goals.

PAS, a New York Corporation since 1990, is a Registered Investment Advisor formed solely to provide investment advisory and portfolio management services. Our primary office is located at 1600 Stewart Avenue, Suite 204, Westbury, New York 11590 and telephone number is (516) 248-8811. Our online website is WWW.PASFINANCE.COM. We also maintain locations in Florida, Massachusetts and New Jersey and we accept clients nationwide. Office hours vary and we operate remotely 24 hours a day.

PAS is not a broker/dealer, nor will we sell you any financial or other products. Funds for Portfolio Management are accepted on a full discretion basis only, meaning that we select and trade your investments without consulting you about each transaction. Your investments are maintained for you in individual accounts housed with major Custodial/Clearing Firms. We offer all-inclusive management fee arrangements and you will not be charged additional fees by the brokerage firm for transactions. In addition to obtaining state of the art execution on trades, we have negotiated for PAS clients to receive significant account advantages such as preferred money market rates and margin rates, reduced markups on bonds and other fixed income securities and the elimination of sales charges on thousands of mutual funds.

If you open an advisory account with us, you will pay an on-going asset-based fee each quarter for our services, based on the value of the cash and investments in your account. We will offer you advice on a regular basis, discuss your investment goals, design a strategy to achieve your investment goals, regularly monitor your account and make trades as we deem appropriate.

We are held to a fiduciary standard, meaning that at all times we place your best interests ahead of ours and our financial professionals include a Certified Financial Planner (CFP) and Attorneys. Should any conflict of interest arise, we will promptly notify you and work out a resolution that is acceptable to you. In the history of the firm we have had no disciplinary events and we invite you to visit Investor.gov for a free search tool to research our firm.

Because we do not sell you any products and our fees are tied directly to the success of investments we choose for you, our earnings are dependent upon how well we manage your money. Our fees are paid quarterly. The more assets you have in your advisory account, including cash, the more you will pay us. We, therefore, have a direct incentive to work hard to increase the assets in your account in order to generate your monetary success as well as ours.

ADDITIONAL INFORMATION:

For additional information regarding our advisory services and our firm, see our Form ADV brochure on IAPD (Investor Advisor Public Disclosure) or Investor.Gov, or visit our website: WWW.PASFINANCE.COM.

To report a problem to the SEC, visit Investor.Gov or call the SEC's toll free number at (800) 732-0330.

KEY QUESTIONS TO ASK ANY FIRM:

1. Given my financial situation, why should I choose an advisory account?
2. Please do the math for me. How much would I pay per year for an advisory account? What services will I receive for that fee?
3. What additional costs, if any, should I expect in connection with my account?
4. Tell me how you and your firm make money in connection with my account? Do you or your firm receive any payments from anyone besides me in connection with my account investments?
5. What are the most common conflicts of interest in your advisory accounts? Explain how you will address those conflicts when providing services to my account.
6. Do you or your firm have a disciplinary history? For what type of conduct?
7. What is your relevant experience, including your licenses, education, and other qualifications? Please explain what the abbreviations in your licenses are and what they mean.
8. Who is the primary contact person for my account?

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