

UNITED ASSET STRATEGIES, INC.
NOVEMBER 2021 FORM CRS RELATIONSHIP SUMMARY

Introduction

United Asset Strategies, Inc. is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about investment advisors, broker-dealers, and investing.

What investment services and advice can you provide me?

We help clients plan for the possibilities of tomorrow by furnishing investment management services, primarily through separately managed accounts. We offer a variety of investments services, including discretionary money-management services, financial planning, employee retirement plan services, full brokerage services within employee retirement plans, and an automated online platform called Institutional Intelligent Portfolios® sponsored by Schwab Wealth Advisory, Inc. For accounts other than those using the online platform, as part of our standard services, we monitor client investments on a daily basis, and we formally review accounts on a quarterly basis or more frequently as requested. Accounts using the online platform are reviewed when the client updates responses to an online questionnaire. We generally require a minimum of \$500,000 for new accounts receiving discretionary money-management services and a \$5,000 minimum for those using the online platform. We generally manage the assets of our clients (other than financial-planning clients) on a fully discretionary basis. We do not have discretionary authority over the accounts of a few clients. In these cases, the client makes the ultimate decision regarding the purchase or sale of investments. *Additional information on these topics is available in the sections of our firm brochure and brochure supplement entitled “Advisory Business,” “Types of Clients,” “Review of Accounts,” and “Brochure Supplement.” We will provide you with our firm brochure and brochure supplement without charge upon request, and it is also available at www.adviserinfo.sec.gov and on our website.*

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?

For investment management services, we are generally paid a fee, assessed quarterly, based on a percentage of the aggregate market value of the assets under management in an account. The percentage varies depending upon the type of investment services that are being provided but will be set forth in a written agreement prior to our opening your account. Our fees do not include the following, all of which you will bear: custodial or prime-broker charges; the fees of any separate account managers; the advisory or management fee paid by a mutual fund or an exchange-traded fund to the investment advisor of the fund or its affiliate; other fees and expenses paid directly from a mutual fund or an exchange-traded fund out of its assets; and sales charges or contingent deferred sales charges payable to mutual funds and exchange-traded funds, their affiliates, and their distributors. The more assets in your account, the more you will pay us in fees, and we may therefore have an incentive to encourage you to increase the amount of assets in your account. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money that you make on your investments over time. For financial planning services, we are generally paid an hourly fee based on the number of hours that our personnel expend to develop your customized plan. Please make sure that you understand what fees and costs you are or will be

paying. *Additional information on this topic is available in the section of our firm brochure and brochure supplement entitled “Fees and Compensation.”*

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 advisor? How else does your firm make money, and what conflicts of interest do you have?

*When we act as your investment advisor, we have an obligation to act in your best interest and not to put our interest ahead of yours. At the same time, the way that we make money may create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide to you. Here is an example to help you to understand what this means. Our firm or one or more of our agents may receive compensation for referring our clients to an unaffiliated broker-dealer that executes securities transactions or to an unaffiliated insurance agency that writes variable annuity contracts or life or health insurance policies. These practices may give our personnel an incentive to recommend brokerage services or insurance products based on the compensation received rather than on your needs. If we believe that the conflict of interest is material, we will discuss the conflict with you in advance and obtain your assent. *Additional information on these topics is available in the section of our firm brochure and brochure supplement entitled “Fees and Compensation,” “Other Financial Industry Activities and Affiliations,” “Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading,” “Brokerage Practices,” “Client Referrals and Other Compensation,” “Voting Client Securities,” and “Brochure Supplement.”**

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?

Our financial professionals are paid salaries, and they may earn bonuses in amounts typically set in our discretion but related to the amount of revenue that our firm earns from the advisory services of a particular financial professional. Some of our financial professionals own equity interests in our firm and may receive distributions based on the profitability of the firm. The more assets in your account, the more you will pay us in fees, and we may therefore have an incentive to encourage you to increase the amount of assets in your account. Our financial professionals do not receive non-cash compensation.

Do you or your financial professionals have legal or disciplinary history?

No. You may visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter. Ask your financial professional—

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

Do you need additional information?

For additional information about our services, please request our firm brochure and brochure supplement or access it at www.adviserinfo.sec.gov or on our website. If you would like additional, up-to-date information or a copy of this relationship summary, please contact Christine Nardella at 516.222.0021.

Conversation Starter. Ask your financial professional—

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