TOMORO LLC
August 13, 2026

Item 1. Introduction.

Tomoro LLC is registered with the United States Securities and Exchange Commission as an investment adviser. 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, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2: What investment services and advice can you provide to me?

Tomoro provides investment advisory services to retail investors. The principal services we offer are investment management services and financial planning services. We tailor your investment advisory services to match the investment objectives and financial needs that you provide to us. We monitor the holdings and performance of your investment management account on an ongoing basis. For financial planning services clients whether we perform periodic reviews of the plan is dependent upon our agreement with you. We provide investment management services on a discretionary basis pursuant to authority granted to us in your client agreement. Pursuant to this discretionary authority we are authorized to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be affected. However, there are certain clients for which we provide investment management services on a non-discretionary basis. When receiving non-discretionary investment management services, you make the ultimate decision regarding the purchase or sale of investments recommended by us. In addition, we generally do not limit the types of investments we utilize for clients. We utilize registered mutual funds, exchange traded funds, equity securities, corporate bonds, REITS, state and local municipality fixed income instruments, US government and agency securities, annuities, private funds/alternative investments, options and derivative instruments, if we determine such investments fit within a client's objectives and are in the best interest of our clients. We do not impose account minimums for new clients. Regardless, we reserve the right to accept or decline a potential client for any reason in our sole discretion.

For additional information, please refer to our Form ADV Part 2A Brochure, especially Item 4 Advisory Business and Item 7 Types of Clients.

Questions to Ask Us:

Given my financial situation, should I choose an investment advisory service? Why or why not?
How will you choose the investments that you recommend to me?
What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3 (part 1): What fees will I pay?

For investment management services we charge an asset based fee, which is billed on a monthly basis. For an asset based fee, the more assets that are in a client's advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in his or her account. For financial planning clients we charge a fixed or hourly fee which is billed monthly or upon completion of the engagement.

In addition to our fees you will be responsible for other fees and expenses, such as transaction charges and fees/expenses charged by any custodian of your account, subadvisor, mutual fund, exchange traded fund, separate account manager and any taxes or fees required by federal or state law.

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. For additional information, see Item 5 Fees and Compensation of our Form ADV Part 2A Brochure.

Question to Ask Us:

Help me to 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?

Item 3 (part 2): 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. For instance, we receive various benefits and services from the custodian that we recommend to you. For additional information, please refer to our Form ADV Part 2A Brochure, specifically Item 12 Brokerage Practices.

Question to Ask Us:

How might your conflicts of interest affect me, and how will you address them?

Item 3 (part 3): How do your financial professionals make money?

Our financial professionals are paid pursuant to participation in firm profits as owners of the firm, pursuant to a percentage applied to the fee revenue generated by the client accounts they service or pursuant to a schedule with bonus tiers related to the fee revenue generated by the financial professional's client accounts. Financial professionals paid pursuant to their ownership in the firm, pursuant to a percentage applied to the fee revenue generated by the client accounts they service or otherwise pursuant to a schedule determined by reference to fees earned, are subject to a conflict of interest since increases in firm or client account revenue may lead to increases in financial professional compensation. Certain of our financial professionals serve as registered representatives of an unaffiliated broker-dealer and as licensed insurance agents and in those capacities may recommend the purchase of certain securities or insurance products to our clients. These financial professionals earn commissions and other fees on products sold through the unaffiliated broker-dealer or otherwise in their capacity as insurance agents. While no commissions are earned by these financial professionals relative to any of our client investment management services accounts, this presents a conflict of interest because these financial professionals in their role as registered representatives for the unaffiliated broker-dealer or as licensed insurance agents are incentivized to make recommendations based on the compensation received rather than on a client's needs. For additional information regarding our financial professionals' activities as registered representatives of an unaffiliated broker-dealer and insurance agents please refer to our Form ADV Part 2A Brochure, specifically Item 10 Other Financial Industry Activities and Affiliations.

Item 4: Do you or your financial professionals have legal or disciplinary history?

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

Questions to Ask Us:

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

Item 5: Additional Information

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact us at 732-528-2231.

Questions to Ask Us:

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?