

<p><u>Item 1</u>: Introduction</p>	<p>Joel Isaacson &amp; Co., 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 between them. Free and simple tools are available to research firms and financial professionals at <a href="https://www.investor.gov/CRS">Investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p><u>Item 2</u>: What investment services and advice can you provide me?</p>	<p>We offer investment advisory services to retail investors. The principal services we offer are wealth management, portfolio management and financial planning services. Our wealth management services typically consist of providing tax, estate and personal financial planning and implementing our clients' investment plans. Our portfolio management services typically consist of investing client assets in mutual funds, ETFs and private investment funds in a manner consistent with our clients' investment objectives, risk tolerance and financial circumstances, on a discretionary or nondiscretionary basis. If you give us discretionary authority to trade the assets in your account, you will do so through a limited power of attorney contained in your client agreement with us and/or through instructions to the custodian broker-dealer who holds your account assets. We will monitor the holdings and performance of the investments we make for you on an ongoing basis and will provide you with periodic reports about the performance and holdings of your account. We generally require clients who retain us for portfolio management services to have account minimum of \$1,000,000 but reserve the right to waive account minimums under appropriate circumstances. We also offer financial planning services on a standalone basis. If you only engage us to provide financial planning services, we will not have discretionary authority to trade the assets in your account.</p> <p>For additional information, please refer to our <a href="#">ADV Part 2A brochure</a>, especially <a href="#">Item 4</a> (services), <a href="#">Item 13</a> (account monitoring) and <a href="#">Item 16</a> (discretionary authority).</p> <p><u>Conversation Starters. Ask your financial professional</u></p> <p><i>"Given my financial situation, should I choose an investment advisory service? Why or why not?"</i></p> <p><i>"How will you choose investments to recommend to me?"</i></p> <p><i>"What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"</i></p>
<p><u>Item 3</u>: What fees will I pay?</p>	<p>Our wealth management and portfolio management services are provided on either a fixed fee or asset-based fee basis. Standalone income tax planning and compliance services can be provided on an hourly basis. Clients who engage us on an asset-based fee basis should be aware that the more assets there are in your account and the higher the value of those assets, the more the client will pay in fees. Our firm may therefore have an incentive to encourage asset-based fee clients to increase the assets in their accounts. In a fixed fee arrangement, the amount of fees we charge you remains the same even if your assets increase or decrease in amount or value. Our fees are listed in our client agreements and described in greater detail under <a href="#">Item 5</a> of our Form ADV.</p> <p>In addition to our fees, portfolio management clients will be responsible for other fees and expenses associated with the investment of your assets. Such other fees and expenses may include, brokerage commissions and other transaction costs, fees charged by your custodian, exchanges, and taxes.</p> <p>You will also pay the fees and expenses associated with investment advice provided by third parties, including advisory fees charged by third-party managers, management and</p>

	<p>performance fees and expenses charged by private investment funds, and fees and expenses of mutual funds and exchange-traded funds in which you invest. For additional information, see <u>Item 5</u> of our Form ADV.</p> <p><i>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.</i></p> <p><u>Conversation Starters. Ask your financial professional</u>  <i>“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?”</i></p>
<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><i>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. We receive certain benefits, most of which help us to manage and administer client accounts, from Charles Schwab &amp; Co., LLC (“Schwab”), the custodian we recommend to clients. For additional information about these conflicts and how we address them, please refer to <u>Item 12</u> of our Form ADV brochure.</i></p> <p><u>Conversation Starters. Ask your financial professional</u>  <i>“How might your conflicts of interest affect me, and how will you address them?”</i></p>
<p>How do your financial professionals make money?</p>	<p>Our Firm’s financial professionals are compensated through salary and bonus or a share of the Firm’s profits. A portion of that compensation is correlated to the amount of client assets they service, the revenue our Firm earns from the financial professional’s services and/or whether the financial professional has been successful in increasing amount of client assets under the Firm’s management. Some financial professionals may be compensated by our indirect parent company, Focus Financial Partners, LLC (or one of its affiliates), based on our firm’s revenues or earnings. This gives the financial professional an incentive to encourage you to increase the size of your investment account and to maintain your investment account with us. For additional information, please refer to Item 5 of your financial professional’s ADV Part 2B Brochure Supplement. Compensation of our Firm’s financial professionals is unrelated to the type of product client assets are invested in.</p>
<p><u>Item 4:</u> Do you or your financial professionals have legal or disciplinary history?</p>	<p>No. You can go to <u>Investor.gov/CRS</u> for free and simple search tool to research our firm and our firm’s financial professionals.</p> <p><u>Conversation Starters. Ask your financial professional</u>  <i>“As a financial professional, do you have any disciplinary history? For what type of conduct?”</i></p>
<p><u>Item 5:</u> Additional Information</p>	<p>For additional information about our investment advisory services, and to request a copy of Form CRS, please contact us at (212) 302-6300 or mtesoriero@joelisaacson.com.</p> <p><u>Conversation Starters. Ask your financial professional</u>  <i>“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?”</i></p>

## EXHIBIT

### Summary of Changes

The previously filed version of this Form, dated September 2023, was updated to correct an ADV section reference in Item 3, and to update the email address in Item 5.