CEERA Investments, LLC

Form CRS-Customer Relationship Summary

Introduction

CEERA Investments, LLC is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Investment advisors are required to act in a fiduciary capacity on your behalf. Different investment advisory and brokerage firms' services and fees may be quite different from one another and it is important for you to understand these differences before making a decision to hire one. Free and simple tools are available to research firms and financial professionals at https://www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

CEERA provides continuous investment advisory services, and financial planning services as needed, on a fee-only, discretionary basis via separately managed accounts, pursuant to investment advisory contracts.

Goals, Objectives, and Management: After digesting and discussing the information supplied by you on your financial situation, objectives, time horizon, and risk tolerance, CEERA makes appropriate investments in your account to best meet your specific long-term goals and objectives, and risk tolerance.

Investment Vehicles and Methods Used: CEERA invests principally in publicly-traded individual investments and funds. In selecting these investments, safety of principal and an adequate return, in line with client objectives and within the context of the asset class, are important considerations. The investment vehicles generally used to achieve a client's objectives comprise an appropriate mix of: Individual investments (equities--exchange-traded, OTC, foreign; fixed income--corporate, federal, and municipal debt; hybrid securities--preferreds, convertibles) AND/OR Funds (primarily no-load mutual funds, closed-end funds, ETFs).

Discretion: When you grant us **discretion** to manage your account, we have the authority to determine the investments to buy or sell, as well as the timing and the amount invested without your prior approval. We utilize a disciplined process that helps us select and **monitor** your investments. We will make changes as necessary to keep your portfolio properly positioned. You will always have the ability to give us restrictions on how we invest for you.

Account Minimums: We prefer to accept clients with a minimum of **$1,000,000** to be invested in order to act as your advisor. We may waive account size at our discretion.

Additional information. Please see our Form ADV 2A Brochure Items 4 and 7 for additional information at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=1028145

***Conversation Starters**: 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 our ongoing services, clients can choose from either an asset-based **management fee** schedule or for qualified clients, a **performance fee** schedule.

For the **asset-based management fee schedules**, we are paid quarterly, in arrears based on a percentage of the average month-end value of the assets that we manage for you. In this schedule, the more assets there are in your account, the more you will pay us in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

For **performance-based fee schedules**, the fee is assessed annually at the end of the year, and we are compensated if and only if we generate a rate of return in excess of pre-negotiated performance returns of your investments that we manage for you. In this schedule, incentive may exist for CEERA to increase the account's risk in order to increase compensation and CEERA may receive more compensation due to the inclusion of unrealized appreciation.

Other potential fees: In addition to the fee that you pay us, you will also pay for fees assessed by your custodian and other parties such as transaction, wire, exchange, or custodial fees or internal management fees assessed by fund managers.

Additional Information. Because our fee structures are based on performance and account values you will likely pay fees and costs whether your accounts increase or decrease in value. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying by reading our Firm Brochure Item 5, and other applicable documents found at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=1028145

***Conversation Starters:* Help me understand how these fees and costs might affect my investments. If I give you $1 million 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 are held to a fiduciary standard and must act in your best interest, not putting our interest ahead of yours. At the same time, the way we make money inherently creates some conflicts with your interests. While we take care to avoid all such conflicts, you should understand and ask us about these conflicts because they can affect the investment advice we provide you. For example, performance-based fee arrangements may create an incentive to invest in riskier or more speculative investments than those invested under a different fee arrangement. Another example would be fee arrangements creating an incentive to favor higher-fee paying accounts over other accounts in the allocation of investment opportunities.

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

Additional information. Please see our Firm Brochure and other applicable documents found at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=1028145

How do your professionals make money?

Our professionals are paid salaries and bonuses.

Do your financial professionals have legal or disciplinary history?

No. You may visit https://www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Additional Information

For additional information about our services, please visit our website www.CEERA.com.
If you would like additional, up-to-date information or a copy of this disclosure, please call Rajesh Chelapurath at 713-364 6770 or email info@ceera.com.

***Conversation Starters:* 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?**