CRD Number: 336549

FIRETOWER ADVISORS

Form ADV Part 2A - Firm Brochure

259 Meadow View Loop
East Helena, MT 59635
Phone: (406) 459-6090
Date: 04/27/2025

Item 1: Cover Page

This brochure provides information about the qualifications and business practices of FireTower Advisors, a DBA of FireTower Enterprises LLC. If you have any questions about the contents of this brochure, please contact us at (406) 459-6090.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Registration as an investment adviser does not imply any specific level of skill or training.

Additional information about FireTower Advisors is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Material Changes

This is our initial brochure dated 04/27/2025. There are no material changes to report.

Table of Contents

Item 4: Advisory Business

FireTower Advisors is a Montana-based investment advisory firm owned and operated by Jay Mattfeldt. The firm was established in 2025 to provide personalized investment advice and financial consulting services to individuals.

We offer both hourly financial planning services and discretionary investment management. Clients may choose to engage us solely for advice, or to have us manage their investment portfolios.

Our services are tailored to each client's financial goals, risk tolerance, and time horizon. We do not sell products or receive commissions from third parties. Our sole compensation comes from fees paid by clients.

As of the date of this brochure, FireTower Advisors manages client portfolios on a discretionary basis and provides standalone financial consulting.

Item 5: Fees and Compensation

FireTower Advisors offers two types of compensation models:

- **Hourly Rate**: $50 per hour for financial planning or consultation services.
- **Assets Under Management (AUM) Fee** (optional):
    - 0.50% annually on assets up to $1,000,000
    - 0.40% annually on assets between $1,000,001 and $10,000,000
    - 0.25% annually on assets over $10,000,000

AUM fees are billed quarterly in arrears based on the average daily balance of the account over the billing period.

Hourly clients are invoiced upon completion of services. We do not charge fees in advance.

Clients may incur additional fees from third parties such as brokerage commissions, custodian fees, or fund management expenses.

Item 6: Performance-Based Fees and Side-by-Side Management

FireTower Advisors does not charge any performance-based fees. We also do not engage in side-by-side management of accounts charged different types of fees.

Item 7: Types of Clients

FireTower Advisors provides investment advisory and financial planning services primarily to individual clients. We do not have minimum account size requirements.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

Methods of Analysis: Fundamental analysis and asset allocation models tailored to client needs.

Investment Strategies: Long-term, diversified portfolios using individual securities, mutual funds, and ETFs.

Risk of Loss: Investing in securities involves risks, including potential loss of principal. No strategy guarantees success.

Item 9: Disciplinary Information

FireTower Advisors and its principal, Jay Mattfeldt, have no disciplinary history to disclose.

Item 10: Other Financial Industry Activities and Affiliations

FireTower Advisors and its principal are not affiliated with any broker-dealers, other advisers, or financial institutions.

Item 11: Code of Ethics, Participation or Interest in Client Transactions

We maintain a Code of Ethics requiring integrity and prioritization of client interests. We do not trade in securities we recommend to clients.

A copy of the Code of Ethics is available upon request.

Item 12: Brokerage Practices

Clients choose their own custodians. We may recommend brokers based on service quality. We receive no commissions or referral fees.

Item 13: Review of Accounts

Investment accounts are reviewed at least annually. Financial planning reviews are available upon client request.

Clients receive quarterly statements from their custodians.

Item 14: Client Referrals and Other Compensation

FireTower Advisors does not receive or pay for client referrals.

Item 15: Custody

We do not maintain custody of client funds or securities. Clients should review custodian statements carefully.

Item 16: Investment Discretion

We manage accounts on a discretionary basis only with written client authorization.

Item 17: Voting Client Securities

Clients retain responsibility for voting proxies. FireTower Advisors does not vote client securities.

FIRETOWER ADVISORS

Learn Money. Grow Wealth. Live Confidently.

Item 18: Financial Information

FireTower Advisors does not have financial conditions likely to impair its ability to meet contractual commitments and does not require prepayment of fees beyond six months in advance.

Item 19: Requirements for State-Registered Advisers

- **Principal Executive Officer**: Jay Mattfeldt
- **Other Business Activities**: None
- **Performance-Based Fees**: None
- **Disciplinary Information**: None
- **Financial Relationships**: None