

Introduction

We are an SEC-registered investment adviser. We are affiliated with Infinity Financial Services, Inc, a broker-dealer. Brokerage and investment advisory services and fees differ and it is important for you to understand these 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. The Relationship Summary for our affiliate is available on https://files.brokercheck.finra.org/crs_144302.pdf

What investment services and advice can you provide me?

Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals), wrap fee program (the advisory fee you pay us is also used to pay transaction fees and commissions).

Monitoring: As part of our standard services, we typically monitor client accounts on a weekly basis. Reviews may be triggered by material market, economic or political events, or by changes in your financial situations (such as retirement, termination of employment, physical move, or inheritance). We also perform an annual review for compliance with your risk tolerances.

Requirements: Our firm has discretionary management without any material limitations. We do not limit the types of investments that we recommend. Our firm does not have a minimum account size to become a client.

Please also see our [Form ADV Part 2A, specifically Items 4 & 7](#) for additional information on our services.

<p>Ask your financial professional</p>	<p>Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments for me or to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</p>
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What fees will I pay?

Our fees vary depending on the services you receive. We primarily charge on-going asset-based fees. Thus, **the amount of assets in your account affects our advisory fee, i.e., the more assets you have in your advisory account, the more you will pay us, We therefore have an incentive to increase those assets in order to increase our fee.**

For all accounts we charge a monthly service and monitoring fee, calculated either as a percentage of assets managed or based on the days your accounts have activity. All financial planning and discretionary investment management fees are paid on a quarterly basis in advance. Management fees are based on the assets we manage and the fee % ranges from 0.25% to 2.5%. Financial planning fees are offers on a flat or hourly rate and range between \$100 and \$350 hourly or a flat fee between \$250 and \$5,000.

Wrap Fee Program: This program charges an on-going asset-based fee monthly, in advance, and is calculated based on the end of month balance of the prior month's account value. Fees for the wrap fee program range from 0.25% to 2.5%. In addition to paying the asset management fee, you would also still pay the monthly service and monitoring fee mentioned above.

Other Fees: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a custodian that will hold your assets. Additionally, you will typically pay transaction fees when we buy and sell an investment for 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 you make on your investments over time. Please make sure you understand what fees and costs you are paying.** Please see [Item 5 and 6 of our ADV Part 2A](#) or [item 4 of our wrap free brochure](#) for additional details on our fees and other fees you may be charged.

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. Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?

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**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 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.

- Our advisers receive commissions when you purchase insurance products through them, this gives them an incentive to recommend insurance products as part of a financial plan.
- Our advisers receive compensation when securities are purchased through our affiliate broker-dealer.

Our Firm will act in your best interest at all times. We have established policies to mitigate any conflicts of interest. For more detailed information on our conflicts, see Item 11 of the ADV.

How do your financial professionals make money?

Our financial professionals earn a portion of the fees you are charged. They are also licensed insurance professionals and are registered representative with our affiliate broker-dealer. As such, they receive commissions when you purchase insurance products from them and they also receive compensation when they execute security transactions through our affiliate.

Please also see Item 10 of our [ADV Part 2A](#) for additional details. Our affiliate’s Relationship Summary can be viewed on brokercheck.finra.org

Ask your financial professional	How might your conflicts of interest affect me, and how will you address them?
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Do you or your financial professionals have legal or disciplinary history?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your financial professional	As a financial professional, do you have any disciplinary history? For what type of conduct?
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Item 5: Additional

For additional information on our advisory services, see our Brochures on Andviserinfo.SEC.gov. If you have any questions or want a current copy of this Client Relationship Summary, then please contact us at 888-588-5321.

Ask your financial professional	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?
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