

## AGEMY WEALTH ADVISORS, LLC – CLIENT RELATIONSHIP SUMMARY

### **Introduction**

Agemy Wealth Advisors LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Relationships and Services**

#### ***What investment services and advice can you provide me?***

We offer investment advisory services to retail investors.

Our financial planning services involves a series of interviews and/or the use of questionnaires while we review financial situation, goals, and risk tolerance. We will collect data, identify goals, objectives, financial problems, and potential solutions. With this information, we tailor your financial plan and the advice we give to you. Our advice may cover several planning topics.

Our portfolio management services are offered to assist with the ongoing management of your investment accounts. With information gathered from you, we create a customized portfolio based upon the client's objectives, time frame, risk parameters and other investment considerations.

With the client's permission, we may invest a small portion of an account in digital assets, also known as cryptocurrencies. Additional information can be found in Item 8 of the Form ADV Part 2A.

When we enter into a sub-adviser relationship with a Third-Party Adviser, the Third-Party Adviser is responsible for portfolio management, best execution, portfolio reporting, trading, trade error resolution, and custodian reconciliations. We maintain our relationship with you by monitoring the status of your accounts with the Third-Party Adviser, making recommendations about the Third-Party Adviser, meeting with you either in person or by telephone on an annual basis, and acting as your primary financial adviser. A complete description of the Third-Party Adviser's services and fees will be disclosed in their Form ADV Part 2A or equivalent brochure which will be provided to you.

#### ***Additional Information:***

You can find more detailed information about the services we offer in Item 4 of our ADV Part 2A.

#### ***Conversation Starters:***

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

### **Fees, Costs, Conflicts, and Standard of Conduct**

#### ***What fees will I pay?***

We offer our financial planning services on a fixed or hourly fee basis. For fixed fee services, the fixed fees range between \$1,000 and \$10,000, depending on the client's individual circumstances. Hourly fees are assessed at a rate of \$500. Our fees are negotiable and are agreed upon in advance in writing. The fee will be due at the conclusion of the financial planning engagement.

Our portfolio management fee is based on a percentage of assets under management in the client's account. The fee is calculated and billed monthly in arrears. The maximum annual management fee is 2.00%. We may use the services of a Third-Party Adviser, whose fees are included in our management fee. The fees may be negotiable.

#### ***Conversation Starter:***

"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?"

#### ***Additional Information:***

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. You can find more detailed information about our fees and costs in Item 5 of our Firm Brochure.

#### ***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 must 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, that we provide to you. Here are some examples to help you understand what this means:

- a) Our owners are independent insurance agents and may recommend these services to clients. This other activity pays them commissions that are separate from our fees and give our owners a financial incentive to recommend and sell insurance products to our clients.

- b) When we recommend that you rollover a retirement account for us to manage, this creates a conflict of financial incentive because we charge a fee for our services.

**Conversation Starter:**

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

**Additional Information:**

You can find more detailed information about our conflicts of interest in Item 10 of our Firm Brochure.

**How do your financial professionals make money?**

Our financial professionals receive a salary for their services. Bonuses are paid from time to time based on our owners’ discretion.

**Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?** No

**Additional Information:**

Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

**Conversation Starter:**

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

**Additional Information**

**You can find additional information about our advisory services and request a copy of our relationship summary here:**

Address: 7900 East Union Avenue, Suite 1100,  
Denver, CO 80237

Telephone: (203) 738-0027

Website: [www.agemy.com](http://www.agemy.com)

**Conversation Starter:** “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?”

**Material Changes:**