

### Introduction

Our firm, of Surevest, LLC *dba* Surevest Wealth Management, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

We are a registered investment adviser that offers investment advisory services, including Comprehensive Asset Management, Wrap Asset Management, American Funds Mutual Fund Management Program, Private Family CFO Service and 40 Gate Multi Family Office, Institutional Consulting, and Financial Planning & Consulting. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs and goals. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. We do not restrict our advice to limited types of products or investments.

Our firm requires a minimum account balance of \$500,000 to open and maintain an account for our Comprehensive Portfolio Management service. This is not negotiable but may be waived by our firm at our discretion. Certain custom managed accounts which fall under the Comprehensive Portfolio management service require a \$3,000,000 minimum account balance to open and maintain an account. This minimum is negotiable. The minimum account balance for Wrap Asset Management is \$250,000. Our firm requires a minimum account balance of \$10,000,000 prior to engaging with you for our Private Family CFO services & \$25,000,000 for our 40 Gate Service. This minimum is negotiable.

Financial Planning & Consulting is included in our Comprehensive Portfolio Management services for no additional fee if you maintain over \$1,000,000 with our firm. Financial Planning & Consulting is also offered as a separate service for a flat or hourly fee. We do not monitor your investments in this service.

*Additional information about our advisory services is in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/306872>.*

### What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the assets in your account. Our Comprehensive Asset Management fee schedule ranges from 1.20% to 2.00% depending on the value of all assets listed on your custodian and/or variable annuity statement. Our Wrap Asset Management services range from 1.00% to 1.50% depending on the service selected and the value in your account. For example, the Dividend Growers Portfolio fees are 1.25% for the first \$10,000,000 and 1.00% for all assets above 10,000,000. The Concentrated Growth Portfolio service's fees range from 1.50% for the first \$10,000,000 and 1.25% for all assets above \$10,000,000. Our American Funds Mutual Fund Management Program fees range from 0.75% to 1.25% depending on the value in your account. Our Private Family CFO Service & 40 Gate Multi Family Office fees range from 0.50% to 1.00% depending on the value in your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.

Our maximum flat fee is \$10,000 quarterly or maximum hourly rate is \$500 for our Financial Planning & Consulting service. Our maximum hourly rate is \$30,000 quarterly or maximum hourly rate is \$500 per hour for our Institutional Consulting service. Fee paying arrangements are determined on a case-by-case basis.

The broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firm's fees for our Comprehensive Portfolio

Management service and American Funds Mutual Fund Management Program. We pay the broker-dealer's transaction fees charge to you for our Wrap Asset Management services including in the Private Family CFO & 40 Gate Services.

You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. TD Ameritrade will also charge a \$250 annual fee for each alternative investment.

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.

*Additional information about our fees is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/306872>.*

**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 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:*

For our wrap services, we pay the broker-dealer's transaction fees charged to you except for U.S. listed equities and exchange traded funds, which do not have transaction fees. As a result, we have an incentive to recommend these asset types without transaction fees in order to reduce the amount of the broker-dealer's transaction fees that we will have to pay on your behalf.

*Additional information about our conflicts of interest is in Item 10 of our Firm Brochure and Item 9 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/306872>.*

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

Our financial professionals are compensated based on the revenue they earn from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

**Do you or your financial professionals have legal or disciplinary history?**

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #306872. You may also contact our firm at (480) 272-7116 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:**

- 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 those qualifications mean?
- Help me understand how these fees and costs may 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- 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?