



## Client Relationship Summary

Advisory Services & Investments, LLC dba ASI Wealth Management & Consulting Services (ASI) is an independent investment adviser registered with the Securities and Exchange Commission. We offer wealth management and advisory services rather than brokerage accounts and services. This document is a summary of the types of services we provide and how we are compensated for our advice. Suggested questions to ask us regarding our firm and the services we offer are at the end of each section. When investing, you should carefully consider which types of accounts and services are right for you. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS).

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

#### Wealth Management Services

Based on the information you share with us, ASI will take a holistic view of your financial life and create a customized personal wealth management plan designed specifically for you. Our initial meeting with you will focus on identifying your goals, values, and dreams as well as your investment objectives, risk tolerance, and other relevant information. We believe the more we know about you and what is important to you the more we can assist you in achieving all that is important to you. If you retain our firm, we will construct a portfolio intended to help you achieve your financial goals. Depending on your goals and desires, the portfolio may include sustainability investments that may align with your values, or tax-managed investments intended to reduce tax liabilities. Once the portfolio is implemented, we will monitor your portfolio's performance on an ongoing basis and will rebalance the portfolio as required by changes in market conditions, your financial situation, and/or your goals and objectives. We offer discretionary portfolio management, allowing ASI to determine the specific investment managers to be utilized in creating your custom portfolio. Securities will be purchased and sold in your account without approval prior to each transaction. ASI has an account minimum of \$1 million, however in certain conditions we may decide to accept clients with smaller portfolios.

#### Financial Planning

At no additional cost, ASI may provide financial planning services. Depending on your unique circumstances, our financial planning services may be general in nature or focused on a particular area of your financial situation. Focus areas may include goal setting, cash flows, retirement planning, liability (debt) management, investment planning, college education funding, tax planning/mitigation, and estate planning, when applicable. Implementation of financial planning advice is your responsibility and at your sole discretion. ASI will not act as your attorney, accountant, or insurance agent.

For additional information, please see our Form ADV Part 2B Brochure Items 4, 7, and 13.

#### 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 these qualifications mean?

### What fees will I pay?

Our fees are based on the amount of assets we manage for you. Our account minimum is \$1 million, but exceptions have been made. We bill on a quarterly basis in advance. The annual fee schedule is on the next page.

1% on the first \$5 million  
0.75% on the next \$5 million  
Amounts over \$10 million are negotiable

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, plus the potential conflicts regarding these fees and the investment advice we provide you.

**Questions to Ask Us:**

- Can you help me understand how these fees and costs might affect my investments?
- Can you explain the difference between investment fees and advisory fees?

**What are your legal obligations to me when acting as my financial advisor?  
How else does your firm make money and what conflicts of interest may you have?**

The only fees we collect are those paid by our clients. We do not have proprietary investment products or recommend mutual funds with hidden revenue sharing that we collect. We are held to a fiduciary standard, putting your interests ahead of ours, that covers our entire investment advisory relationship with you including monitoring your portfolio, investment strategy, and investments on an ongoing basis, among other requirements. At the same time, the way we make money creates some conflicts with your interests. Here are some examples to help you understand what this means.

- We may encourage you to move all of your investment accounts to ASI. While this may appear as a conflict since we can collect fees on all of your assets, it allows us to have a more holistic view of your portfolio and serve you better and may reduce advisory fee rate charged on your entire portfolio.
- Subsequently, if we feel it is in your best interest, we may recommend you rollover your retirement plan assets to an account at ASI.

**Question to Ask Us:**

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

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

Our financial professionals are compensated based on either the amount of assets within the client relationships they manage or a base salary.

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

No. Our financial professionals do not have legal or regulatory disciplinary actions. Please visit [Investor.gov](http://Investor.gov) for a free search tool to research us and our financial professionals.

**Questions to Ask Us:**

- Who is my primary contact person at ASI?
- Is my contact person 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?

For additional information about our services, see our Firm ADV Brochure on [Investor.gov](http://Investor.gov), [Adviserinfo.sec.gov/IAPD](http://Adviserinfo.sec.gov/IAPD), and any brochure supplement your financial professional provides. You may also locate this form and our FIRM ADV Brochure on our website: [www.asiwealthmanagement.com](http://www.asiwealthmanagement.com)