

**We are an investment advisor registered with the Securities Exchange Commission.** We offer advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

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

We principally provide investment advisory, private client services, and family office services to high-net-worth families and the businesses they own, executives, healthcare and legal professionals, and successful retirees. We also provide a variety of consulting services to the sponsors of retirement plans. We believe that successful wealth management is rarely accomplished by developing a financial plan alone. Rather, it is accomplished through the collaborative development, execution, and monitoring of a holistic, often multi-generational plan and framework. Our experience in working with complicated family financial scenarios led us to develop our Private Client and Family Office programs. Each combine comprehensive financial, tax, and estate planning with customized, discretionary investment management. Our approach to the two programs is identical, though each is tailored to a specific type of client. If requested, we can provide some of these services independently.

We provide investment management services on a discretionary basis, but occasionally also utilize non-discretionary investment management as well. When you engage us to provide investment management services, we monitor, on a continuous basis, the investments in your accounts over which we have authority as part of our investment management service. Furthermore, when you engage us on a discretionary basis, we have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. In order to create and manage an investment portfolio suited to you, we consider all aspects of your situation, including your goals, objectives, investment experience and risk tolerance. We build portfolios using multiple asset classes and do not limit their scope to proprietary products or a limited group or type of investment. We require a minimum of \$1,000,000 in investment assets. We may waive that requirement based on various factors, including, for example, the value of the accounts we manage for your family members. Our minimum annual fee is \$10,000. We may agree to waive that minimum and/or negotiate lower fees at our discretion.

For additional, please see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 - 8.

### **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 vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us, and thus we have an incentive to increase your assets and encourage you to increase those assets. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. Portfolio management fees are typically charged quarterly in advance. Project Fees are typically charged half in advance, and the remainder due at completion. Hourly fees are typically charged at the completion of each key planning task.

We typically charge fixed fees for our family office services, which is reviewed annually. You pay our fees even if you do not have any transactions, and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 5 & 6 of our [Brochure](#).

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. The same goes for any additional fees you pay to a custodian. **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 also see our [Brochure](#) for additional details.

Questions to ask us:

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

**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. Our firm's financial professionals are insurance agents. They can charge a separate commission rate resulting from implementing product transactions on behalf of advisory clients. As a result, they have an incentive to recommend these products to increase their compensation.

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

Primarily, we and our financial professionals receive cash compensation from you for the advisory services we provide to you. This compensation may vary based on different factors, such as those listed above in this Item. See Item 10 of our [Brochure](#) for additional details.

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

No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Questions to ask us:

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

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/130071> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at (931) 528-6865.

Questions to ask us:

- *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?*