

# Client Relationship Summary for SWM Advisors

As of July 14, 2020

## Introduction

SWM Advisors (SWM) is a Limited Liability Company organized in the state of Florida and is registered with the Securities and Exchange Commission (SEC) as an investment advisor. We provide investment advisory services to retail and institutional clients. Brokerage and Investment Advisory services and fees differ, and it is important for you, the retail client, to understand the differences. For more information, free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS). This site also provides educational materials about broker-dealers, investment advisors and investing.

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

### Investment Advisory Services (“IAS”)

Our firm offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. We evaluate your current investments with respect to your risk tolerance levels and time horizon. As part of our advisory fee, we will provide ongoing monitoring of these investments. We will request discretionary authority, or the ability to buy and sell for your portfolio without permission from you prior to each transaction. You cannot impose restrictions in investing in certain securities or types of securities.

### Financial Planning Services (“FPS”)

We can assist you with your overall financial strategy and planning. These types of services will include personal finances, investment strategy, risk management and insurance planning, tax planning, debt management, college planning, retirement and income planning and estate planning. For some clients, it will be necessary to work with external attorneys, CPAs, insurance providers, etc. These fees are billed to you directly by these external providers.

### Additional Information

More information on the services that our firm provides can be found in our Form ADV Part 2A brochure available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm’s CRD number is 158398.

### Conversation Starters

- 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?

### Investment Advisory Service Fees

The maximum annual fee is 0.99% of assets under management with a minimum account size of \$500,000. The minimum annual account fee is \$4,950. Lower fees at certain asset levels are available. The fee payment will be based on the value of the assets on the last business day of the month. Fees are paid monthly in arrears. Fees charged by the custodian, the mutual fund investments or transaction fees are your responsibility. These fees are separate from the fees charged by our firm. If your account balance grows – whether it is from the value of the portfolio increasing, from you putting more money in the account, or both – your fees increase since we are paid a percentage of the assets we manage for you. Conversely, if your account balances go down in value, your fees decrease, and we make less revenue.

### Financial Planning Service Fees

These services can be one-time or on an ongoing basis. The maximum initial FPS fee is \$5,900 but can be lower. Fees are payable in full and in advance. IAS services and FPS services are separate services. Clients who engage with us for both IAS and FPS can have a portion of their fee waived where warranted.

### Additional Information

Our firm does not charge any other fees for services such as fixed fees, wrap fees or direct fee arrangements. *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.* More information on the services that our firm provides can be found in our Form ADV Part 2A brochure available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm’s CRD number is 158398.

#### Conversation Starters

- 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?

## 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.

Examples of these type of conflicts include taking commissions for trades we execute for you. We do not receive any trade commissions for the trades we execute for you nor commissions from the investments we select for you. We do not participate in any revenue sharing arrangements where we would receive a fee to recommend a certain product. We do not receive any fees from TD Ameritrade to be your custodian.

#### Conversation Starters

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

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## How do your financial professionals make money?

All employees and independent contractors of our firm are paid out of the fees you pay to us. We do not have incentive or volume-based compensation plans for any associates.

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

No. Neither our firm nor any of our financial professionals have any legal or disciplinary history.

#### Conversation Starters

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

#### Additional Information

More information on the professionals in our firm, go to [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool.

## Additional Information

To request a copy of this Relationship Summary, please visit [www.swm3.com](http://www.swm3.com) or call 727-456-0011 to request a copy. Also, more information on the services that our firm provides can be found in our Form ADV Part 2A brochure available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm's CRD number is 158398.

#### Conversation Starters

- 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?