

### Introduction

Our firm, AAFCPAs Wealth Management, LLC, 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 to clients. Our advisory services include Asset Management, AAFCPAs Wealth Management Robo – Automated Advisory Services, 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, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance (“discretion”) or buy and sell investments in your account only after receiving your permission (“non-discretion”). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-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 does not impose requirements for opening and maintaining accounts or otherwise engaging us.

A complete and comprehensive Financial Plan is included in our Asset Management services for no additional fee. Financial Planning & Consulting is also offered as a separate standalone service for a flat or hourly fee. We do not actively manage or monitor your investments on a proactive basis for the standalone Financial Planning & Consulting service. If you desire ongoing monitoring or management of your investments, then you will need to engage our firm for Asset Management services.

*Additional information about our advisory services is in Item 4 & 7 of our Firm Brochure and Item 4 & 5 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/summary/164646>.*

### What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our maximum Asset Management fee is 1.50%. Our Asset Management and AAFCPAs Wealth Management Robo – Automated Advisory Services fee is 0.80%. 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. Our fees vary and are negotiable at the sole discretion of our firm. 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. Our firm will agree to send you invoices and allow alternative payment arrangements rather than automatically deduct our firm's fees from your advisory account.

Our flat fee ranges from \$1,500 to \$10,000 and the hourly rate is \$350 for financial advisors, \$150 per hour for para-planners and \$75 for administrative time for our Financial Planning & Consulting service. We charge an upfront retainer when you sign an agreement and charge you when we provide a financial plan or consultation.

As an independent Registered Investment Advisor, we have no affiliation or cost sharing arrangement with our custodian. The custodian may from time to time charge separate transaction fees in addition to our firm's management fees. 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, and exchange traded funds, charge additional fees that will reduce the value of your investments over time. In addition, if you choose to engage obtain distributions from wires as opposed to electronic fund transfers, then you may also be subject to a wire fee.

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, which is available online at <https://adviserinfo.sec.gov/firm/summary/164646>.*

### **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:

Alexander, Aronson, Finning & Co, PC. (“AAFCPAs”), a tax and accounting firm, is the majority owner of our firm. Some of our firm’s financial professionals are CPAs or employees of AAFCPAs and may provide tax preparation or accounting services. These services are independent of AAFCPAs Wealth Management, LLC’s financial planning and investment advisory services, and are governed under a separate engagement agreement. The fees for these services are generally billed hourly and are in addition to the client’s AAFCPAs Wealth Management, LLC fees.

The amount you pay for our firm’s advisory services varies based on the type of investments that we select on your behalf. We charge a reduced advisory fee for consulting and advisory services if we work with Non-Profit organization.

*Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/164646>.*

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

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service. In addition, certain financial professionals are compensated based on the insurance sales commissions as part of providing you a full financial plan or consultation.

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

Yes, a financial professional, Kevin Hodson, has a legal and disciplinary history. 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 #164646. You may also contact our firm at (508) 366-9100 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?