



## ADAMS WEALTH MANAGEMENT, LLC

### RELATIONSHIP SUMMARY

Additional information about ADAMS WEALTH MANAGEMENT, LLC and this Investment Advisor Representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# INTRODUCTION

We are Adams Wealth Management, and we are registered investment advisors with the SEC. Brokerage and investment advisory services and fees differ, and it is important for you, the retail investor, to know the difference. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## RELATIONSHIPS AND SERVICES

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

We offer investment advisory services to our retail investors. Our investment advisory services include a wrap fee program, comprehensive financial planning, selective solutions, maximizing social security, retirement distribution, tax optimization planning, debt management, insurance, savings plans, or risk and investment allocation.

### **Do you monitor my accounts?**

Yes. This is a standard part of how we ensure your accounts are invested for your goals and risk management.

### **Do you accept discretionary authority?**

We have full discretion to supervise and direct investments in your account. This discretion does not allow us to direct the disposition of securities or funds to anyone other than you.

### **Do you use limited investment offerings?**

We do not. We do not restrict our advice only to proprietary products or a limited amount of investments, in order to ensure we can create and offer the financial plan that is most suitable for your goals and needs.

### **Do you have account minimums or other requirements for me to start a relationship?**

We do. In general, a minimum account size of \$100,000 is required to start a relationship with us, although that minimum may be waived at our discretion.

### **Conversation Starters:**

- i. Given my financial situation, should I choose an investment advisory service? Why or why not?
- ii. How will you choose investments to recommend to me?
- iii. What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

## FEES, COSTS, AND STANDARD OF CONDUCT

### **What fees will I pay?**

For investment management, we charge a regular fee for our advisory services. This is negotiated individually with each client to reflect your circumstances. The fee will be deducted directly from your account.

For comprehensive financial planning, we charge either a fixed fee or an hourly. Fixed fee plans are **negotiable**, but the general rate is between \$3,500 and \$10,000 for a comprehensive plan. More complex plans require a **negotiable** hourly fee that generally ranges between \$300 and \$500 per hour.

For our Alternative Tax Alpha Optimization Plan, we charge a fixed fee based on the amount of money you want to dedicate to tax optimization plan. While this is also negotiable, the following table generally reflects the fees.

Range		Fee Amount
\$ -	\$ 50,000	\$ 1,500
\$ 50,000	\$ 100,000	\$ 3,000
\$ 100,000	\$ 150,000	\$ 4,500
\$ 150,000	\$ 200,000	\$ 6,000
\$ 200,000	\$ 250,000	\$ 7,500
\$ 250,000	\$ 300,000	\$ 9,000
\$ 300,000	\$ 350,000	\$ 10,500
\$ 350,000	\$ 400,000	\$ 12,000

The charges for our wrap fee program are also **negotiable**, but generally are in line with following table.

Assets Under Management		Annual Fee
\$ -	\$ 1,999,999	2.75%
\$ 2,000,000	\$ 4,999,999	2.5%
\$ 5,000,000	\$ 9,999,999	2.25%
\$ 10,000,000	\$ 19,999,999	2.00%

While we charge no other fees, it is possible that third parties will charge additional fees or charges from maintenance or trading in your account.

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.

### Conversation Starters:

- i. 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.*

We are a sub advisor for a fund known as Certeza Tactical Fund. This means we receive a portion of the management and performance fees Certeza Tactical Fund charges to client. This creates an incentive to invest your money in the fund due to the fees we collect.

We operate three proprietary investment funds, AIM Defined Investment Fund, AIM Ventura Capital Fund, and AIM Real Asset Opportunities Fund. This may create an incentive to invest your assets through the funds due to the fees we collect for operation.

### **Conversation Starter:**

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

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

We approach your investment with a team oriented approach. Our professionals are paid a base salary with the option to earn a bonus for their performance in their field of specialization. Some of our professionals are also insurance agents. They may earn commissions through the purchase of insurance products.

## **DISCIPLINARY HISTORY**

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

Yes.

### **Conversation Starter:**

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

## **ADDITIONAL INFORMATION**

To obtain additional information about our advisory services or request of copy of the relationship summary, contact us directly at our office, located at 1047 S. 100 W., Suite 220, Logan, UT 84321, or by calling us directly at (435) 752-1702.

### **Conversation Starter:**

- i. Who is my primary contact person?
- ii. Is he or she a representative of an investment advisor?
- iii. Who can I talk to if I have concerns about how this person is treating me?