



Form CRS – Client Relationship Summary

March, 2023

Introduction

SageVest Wealth Management (“SageVest”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

SageVest provides personalized investment management and financial planning services. The firm provides financial advice to individuals, trusts, foundations, endowments, and corporations. SageVest generally imposes a minimum aggregated account size of \$1,000,000 to work with the firm however this minimum may be waived at SageVest’s discretion.

Asset Management

If you wish us to manage your investment accounts, we will begin by determining investment guidelines, so that we can determine the model portfolios which meet your needs. Some examples of guidelines include your risk tolerance, minimum liquidity for foreseen cash needs, or a limit on the amount of stocks in your portfolio. SageVest can assist in developing these guidelines through the financial planning process described below. Our asset management services are generally provided on a discretionary basis. This means that while your advisor will communicate regularly with you, SageVest will not seek specific approval of changes within your portfolio. If SageVest is managing your assets, you may place reasonable restrictions on the types of investments in an account or portfolio. Because SageVest takes discretion when managing accounts, clients engaging the firm will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) through an Investment Management Agreement that outlines the responsibilities of both the client and SageVest. In the limited instances where SageVest provides investment management services on a non-discretionary basis, we will consult with the client prior to implementing any investment recommendation, however, such clients should be aware that some recommendations may be time-sensitive, in which case recommendations not implemented because we are unable to reach the non-discretionary client on a timely basis, and therefore the client’s account may not perform as well as it would have had SageVest been able to reach the client for a consultation on the recommendation. SageVest allocates client assets among ETF’s, Mutual Funds, Equities, Bonds and other securities necessary to meet client’s investment objectives.

Financial Planning

SageVest believes that thoughtful financial planning can be an effective tool for protecting and accumulating wealth. SageVest can also assist in financial planning for special needs clients, including their businesses and wealth transfer issues. In most cases, the client will supply to SageVest information including income, investments, savings, debts, insurance, age and many other items that are helpful to the firm in assessing your financial goals and your financial security. The information is typically provided during personal interviews and supplemented with written information. Once the information is received, we will discuss your financial needs and goals with you, and compare your current financial situation with the goals you’ve expressed. Once these are compared, we will create a financial and investment plan to help you achieve your goals. Financial plans are intended to be a suggested blueprint of how to meet your goals.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients available by [clicking here](#).

What fees will I pay?

All clients will be required to execute a written agreement that will describe the type of services to be provided and the fees, among other items.

Asset Management

Generally, fees vary from 0.5% to 1% per annum of the market value of a client’s assets managed by SageVest. The fee range stated is a guide. Fees may be negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. For clients whose assets are managed directly by the firm, investment advisory fees will be debited directly from each client’s account. The advisory fee is paid quarterly, in advance, and the value used for the fee calculation is the net value as of the last day of the previous quarter.

Financial Planning

SageVest recognizes the benefits of coordinated investment and financial management services and extends financial planning services to clients who have executed an Investment Management Agreement. The number of hours extended is based upon the level of AUM. We will allocate up to five hours of financial planning services annually per \$500,000 of assets placed under our management. If the scope of the financial planning services extends beyond the hours extended under the

Agreement, additional fees are charged at \$250 per hour for professional services and \$80 per hour for administrative support. SageVest occasionally enters into separate Financial Planning Agreements, typically only if a client is contemplating a long-term wealth management relationship. Services rendered will be outlined in the Financial Planning Agreement and fees will be charged on an hourly basis as stated above. No investment related services are provided under Financial Planning Agreements. However, if a client engages SageVest for investment management services, SageVest may, in its sole discretion, offset a portion or all of the Financial Planning fees based upon the level of services rendered and aggregate dollar amount of assets to be managed.

There are several other fees that can be associated with holding and investing in securities. Clients are responsible for fees including transaction fees for the purchase or sale of a mutual fund and commissions for the purchase or sale of a stock or bond. Mutual fund expenses are not included in management fees because they are deducted from the value of the shares by the mutual fund manager. SageVest does not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds. 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. For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).

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. As an example, since our fee is based on a percentage of assets in your advisory account(s), we have an incentive to increase the assets in your advisory account in order to increase our compensation. We view this as a mutual benefit, and always counsel clients on what is in their best interests, following our fiduciary responsibility. This frequently involves holding adequate cash reserves outside of our management for your safeguard.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).

How do your financial professionals make money?

Financial professionals of SageVest are paid a portion of the asset management/planning fees collected from clients. Financial professionals are not rewarded sales bonuses.









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

No. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.

Additional Information

Additional information about our investment advisory services can be found at www.SageVestWealth.com. A copy of our *relationship summary* can also be requested by calling (703)992-7650 or by [clicking here](#).

Consider asking your financial professional these questions:

-  ***“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?”***
-  ***“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?”***
-  ***“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?”***