



## Introduction

APEX Strategic Wealth, LLC ("APEX") 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. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS) which also provides information tailored to educate retail investors about financial professionals.

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

- Individual Portfolio Management/Wrap Fee Program: Our firm offers discretionary and non-discretionary investment advisory services to retail investors. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring pre-approval. Through personal discussions in which goals and objectives based on the client's particular circumstances are established, we develop the client's personal investment strategy. We create and manage a portfolio based on that strategy
- Program Portfolio Management: APEX provides advisory services through programs sponsored by LPL Financial LLC ("LPL").
- We provide Financial Planning services by evaluating a client's current financial and future goals.

APEX advisors are registered representatives of LPL, an SEC registered broker-dealer and investment adviser. APEX may offer you brokerage services through LPL or investment advisory services through our firm. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, APEX may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing LPL's relationship summary and having a discussion with APEX. You can also access free and simple tools to help you 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.

For additional information, please see <https://www.adviserinfo.sec.gov/IAPD/default.aspx> (CRD #308569) for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A or Item 5 of Part 2A Appendix 1)

**Conversation Starters.** Ask your financial professional...

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

APEX's annual portfolio management fee is billed and payable quarterly in advance based on the value of your account on the last day of the previous quarter and varies between 0.80% and 2.25%. APEX may, in its sole discretion, negotiate to charge a lesser fee based upon certain criteria.

If you invest in a wrap fee program, asset-based fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore, those fees are higher than a typical asset-based advisory fee.

There are other costs related to our LPL Financial Advisory Programs and APEX's financial planning services in addition to the principal fees and costs listed above that you will pay directly or indirectly. Please see our Form ADV, Part 2A brochure. Our financial

planning fee is 0.2% of the value of the total assets covered by the plan with a minimum fee of \$1,000. We charge an annual fee of 0.05% of the total assets covered by the plan for updates to the financial plan.

*It is important to understand that the more assets held in a retail client's account, the more the client will pay in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. Some fee arrangements create conflicts of interest. 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 additional information, please review our Form ADV, Part 2A brochure (specifically Item 5) which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>. (CRD #308569)

**Conversation Starter.** Ask your financial professional...

- 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 examples to help you understand what this means.

**Conversation Starter.** Ask your financial professional...

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

For more detailed information about our fees and costs, please review our Form ADV, Part 2A brochure which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>. (CRD #308569)

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

Our professionals are compensated based on the amount of assets they service and therefore earn higher compensation for investing more of your money. Certain employees of APEX are Registered Persons with LPL Financial a broker-dealer. In addition, individuals of our firm are also licensed as independent insurance agents with various insurance agencies. This practice is a conflict of interest because persons providing investment advice have an incentive to recommend investment products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase products through any person affiliated with our firm.

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

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** Ask your financial professional...

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

### **Additional Information**

You can find additional information about our services and request a copy of the relationship summary by emailing [robert.pragnell@lpl.com](mailto:robert.pragnell@lpl.com) or calling us at 423-267-0046.

**Conversation Starter.** Ask your financial professional...

- 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?