



Advus Financial Partners, LLC: Client Relationship Summary

March 31, 2022

Advus Financial Partners, LLC (hereafter referred to as Advus) is an SEC-registered investment adviser with its principal place of business located at the following address: 1525 International Parkway, Suite 2071, Lake Mary, FL 32746. Advus began conducting business in 2021. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

Advus offers the following **investment Advisory services to retail investors**:

- Investment Management
- Financial Planning (referred to as Wealth Planning in our Form ADV, Part 2A)

If you engage us to provide ongoing monitoring of your portfolio, we will assist you in matching your goals and risk tolerance to an investment strategy that addresses your specific needs. We will discuss your investment goals, assist you in designing a strategy to achieve your investment goals, and regularly monitor your portfolio as part of our standard service. We will contact you (by phone or email) at least annually to discuss your portfolio and conduct client meetings in person and/or virtually. Our services can be on a discretionary basis, which means that any purchase or sale decisions are made by Advus, or on a non-discretionary basis, which means that the final decision as to the purchase or sale of an investment is made by you.

Investment Offerings: Advus primarily offers advice on mutual funds, exchange traded funds (ETF's), and investment accounts managed by unaffiliated investment advisors. Advus may also provide investment advice on individual stocks and bonds and non-registered investments for qualified and accredited investors.

Account Minimums & Requirements: Advus accepts clients with a minimum portfolio size of \$1 million. Under certain circumstances, Advus may reduce its minimum portfolio size to <\$1 million.

For additional information, please see Form ADV, Part 2A Brochure (Items 4, 7, 13 and 16 of Part 2A) and by clicking this link <https://adviserinfo.sec.gov/firm/brochure/311990>.

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 these qualifications mean?*

What Fees Will I Pay?

You will pay an on-going fee that is billed on a quarterly basis, either in advance or arrears depending on the terms stated in the client agreement. You will pay either a flat fee, an asset-based fee, or a combination of the two.

Under an asset-based fee, the amount of assets in your account affects our advisory fee; the more assets you have in your account the more you will pay us and therefore, we have an incentive to increase those assets.

The amount paid to Advus and your financial consultant does not vary based on the type of investments we select on your behalf. The amount you pay will depend on the size, complexity, and nature of the portfolio that we manage for you and the services that you receive.

Our fees are separate from charges assessed by third parties, such as broker-dealers, custodians (account maintenance fees, transaction fees, wiring fees), mutual funds, exchange traded funds, and separate investment advisers. Advus does not accept any compensation from third parties.

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 see Form ADV, Part 2A Brochure (Item 5 of Part 2A) and by clicking this link <https://adviserinfo.sec.gov/firm/brochure/311990>.

Questions to Ask Us:

- *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 must 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 could affect the recommendations we provide you. Here is an example to help you understand what this means.

Members of Advus may be invested in the same investment as Advus' clients. As a result, decisions on whether to buy or sell these investments may be focused on what is beneficial to Advus instead of the client.

For additional information, please see Items 10-12 on Form ADV, Part 2A and by clicking this link <https://adviserinfo.sec.gov/firm/brochure/311990>

Questions to Ask Us:

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

How Do Your Financial Professionals Make Money?

Advus' revenue is derived solely from the advisory fees from our clients. Our financial professionals are paid a fixed monthly salary and a percentage of the revenue from the individual clients they service.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No-we encourage you to visit <https://www.investor.gov/> for a free, simple search tool to research Advus and our financial professionals.

Questions to Ask Us:

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

Additional Information

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/brochure/311990>. If you would like additional, up-to-date information or a copy of the relationship summary, please call our Chief Compliance Officer at 407.585.1160.

Questions to Ask Us:

- *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?*