



Advus Financial Partners, LLC: Client Relationship Summary

October 1, 2024

Advus Financial Partners, LLC ("Advus") is an investment adviser registered with the U.S. Securities and Exchange Commission. 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://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 investment advisory services to retail investors. The principal services that we make available are:

- 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 you make the ultimate decision regarding the purchase or sale of investments.

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

Advus generally accepts only clients with a minimum portfolio size of \$1 million, but Advus may waive this requirement in its discretion.

For more detailed information about our services, please see Items 4, 7, 13 and 16 of our Form ADV, Part 2A Brochure, which is available at <https://adviserinfo.sec.gov/firm/brochure/311990>.

Conversation Starters

- 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 your agreement with the firm. You will pay either a flat fee, an asset-based fee, or a combination of the two.

When you pay an asset-based fee, the more assets you have in your account the more you will pay us in fees; therefore, we have an incentive to encourage to increase the assets in your account.

In addition to our fee, you will pay 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 receive any share of these third-party fees.

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 about fees and costs, please see Item 5 of our Form ADV, Part 2A Brochure, which is available at <https://adviserinfo.sec.gov/firm/brochure/311990>.

Conversation Starter

- 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.

- Advus may recommend that a client rollover retirement plan assets into an account managed by Advus. If Advus will earn a new fee or increase its current fee as a result of the rollover then we have a financial incentive to recommend the rollover.
- If a client requests insurance brokerage services, we have an incentive to refer the client to our affiliate, Foundation Risk Partners, because our affiliate will make money from any insurance you purchase through it. This is a conflict of interest because comparable products may be available through other insurance agencies at a lower cost to you.

For additional information, please see Items 4, 11- 12 and 14 on Form ADV, Part 2A and by clicking this link <https://adviserinfo.sec.gov/firm/brochure/311990>

Conversation Starter

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

How Do Your Financial Professionals Make Money?

Advus's financial professionals are paid a fixed monthly salary and a percentage of the advisory fee revenue paid to the firm by the individual clients they service. This creates a conflict of interest, as our financial professionals have an incentive to recommend that clients engage the firm and/or to increase the assets under their management.

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

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

Conversation Starter

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

Additional Information

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

Conversation Starter

- 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?