



AUTHENTIKOS ADVISORY

INCOME • INVESTMENT • TAX • HEALTHCARE • LEGACY

Form CRS – March 26, 2024

Authentikos Advisory, LLC (“Authentikos” or the “Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. 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://www.investor.gov/crs), which also provides educational materials about broker dealers, investment adviser, and investing.

What investment services and advice can you provide me?

Authentikos offers investment advisory and financial planning services to retail investors. We do not offer tax advice or sponsor wrap fee programs. Authentikos provides investment advisory services primarily on a discretionary basis but may accept non-discretionary accounts. Authentikos typically receives discretionary authority from the client at the beginning of an advisory relationship to select an advisory service or investment strategy that aligns with your goals, investment objectives and risk tolerance. Our relationship will continue indefinitely until you notify us in writing.

Authentikos provides advisory services utilizing a model portfolio program offered by a third-party investment adviser on a wrap fee basis. (“Model Portfolio Program”) Each portfolio that is placed in this program is overseen by Authentikos and sub-advised by the third-party investment adviser. The program is managed on a discretionary basis and is generally implemented and traded by sub-advisers or platform providers. Authentikos also provides investment advisory services through the selection of non-affiliated third-party investment advisers for the provision of select investment advisory services (“Third Party Advisory Service”) and through direct management of separately managed accounts (“Authentikos Managed Account”). A client’s portfolio can invest in equities, fixed income, open-end mutual funds, closed-end mutual funds, exchange traded funds, variable life and annuity subaccounts, and certain alternative investments (i.e., limited partnerships).

We seek to identify and review each client’s risk tolerance and overall financial situation in order to develop an investment strategy that is appropriate. Then we regularly review and monitor our client’s portfolios to determine their continued suitability and overall appropriateness. We also meet with each client, at least annually, to revisit and discuss certain background information (e.g., financial status, life circumstances, risk tolerance, goals and objectives) and update them accordingly to document continued suitability. You have the ability to impose reasonable restrictions and guidelines on investing in certain securities, industries or sectors. Your financial professional is responsible for reviewing your account.

Authentikos also offers financial planning services on a fixed fee and hourly basis. When preparing a financial plan, we typically ask a client to provide certain personal information such as family records, budgeting, personal liability, estate information and additional financial goals. A financial plan can address asset protection, tax planning, business succession, cash flow, education planning, estate planning and wealth transfer, charitable giving, long-term care, and disability planning. Financial plans can be comprehensive or limited in scope depending on what is agreed upon in advance.

The minimum account size for Authentikos’ advisory services to separately managed accounts is \$100,000. The minimum account size for the model portfolio program is \$10,000. Minimums for either program can be waived at our discretion.

For additional information, please see Authentikos’ [Form ADV, Part 2A Brochure](#) (Items 4, 7, 8 & 13)

Ask your financial professional:

“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?

Authentikos provides discretionary investment advisory services to our clients on a “fee only” basis. This means that the advisory fee is calculated based on the value of the assets we manage on your behalf. We do not charge commission or other transaction-based fees.

Asset-Based Fees

Authentikos’ management fee is negotiated individually with each client at the onset of the relationship. Our advisory fee will not exceed 2.5% annually. Our fee is in addition to fees charged by third-party advisors we may recommend. Fees charged to clients who participate in our Model Portfolio Program will not exceed 2.9% annually. Fees charged to clients who participate in our Third-Party Advisory Service will not exceed 3% annually. Advisory fees for the Model Portfolio Program are payable monthly, in arrears, based on the average daily balance as valued by the custodian during the previous month. Advisory fees for the Authentikos Managed Account and Third-Party Advisory Service are payable monthly, in arrears, based on the amount of the assets under management as valued by the custodian on the last business day of the previous month. The initial management fee will be prorated from inception date till the end of the quarter and calculated using the value of the assets as determined by the custodian on the first day it is fully funded.

Hourly and Fixed Fees

Authentikos offers financial planning services on both an hourly and fixed fee basis and rates are mutually agreed upon with the client in advance. All

fees are negotiated and will vary depending on the complexity of the client's situation and the types of services that are selected. Fixed fees range from \$1,000 to \$14,000 per plan. Hourly fees range between \$0 to \$300 per hour depending on the financial professional's experience. Payment of the fee is generally required upon execution of the advisory agreement. Though, if the financial planning fee is less than \$1,000 per year, 50% may be due at the execution of the advisory agreement with the remainder due at delivery.

Other Fees & Costs

The model portfolio program is offered on a wrap fee basis. Clients in the program will pay a management fee based on assets under management but won't be assessed any commissions, ticket charges, and custodian fees for the execution of transactions. A portion of the advisory fee assessed to you will be shared with any third-party investment adviser and certain services providers (i.e., platform provider, custodian, and model portfolio manager) to compensate them for their services. Clients can also be assessed a platform fee. Participation in a wrap fee program creates a conflict of interest by incentivizing us and others to trade your account less frequently, despite your best interest, to decrease expenses in managing your account.

Clients could also incur additional fees and costs assessed by other third parties, such as broker-dealers, custodians, trust companies, banks, and other financial institutions. These charges can include brokerage commission on securities transactions, transaction fees, custodial fees, fees charged by other investment managers and margin costs. Additionally, we could invest your account in mutual funds and exchange traded funds (ETFs) which charge their own fees and expenses that are borne by investors in the fund. These fees and expenses typically include management fees, operating expenses (e.g., custodial fees, legal fees, transfer agent expenses, trading expenses, marketing and distribution fees and other administrative costs) and certain shareholder fees (e.g., redemption fees, exchange fees, account fee and purchase fee). Fees and expenses associated with a fund are described in the Fund's prospectus. These fees are in addition to our management fee. Clients can also incur some added transactional based costs such as wire transfer fees, odd-lot differential, transfer taxes, electronic fund fees and taxes on brokerage account and securities transactions

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. You should carefully review Items 5 of our [Form ADV, Part 2A](#) Brochure to understand the fees and costs you will pay.

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 interests ahead of yours. At the same time, the way we make money creates certain 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 understand what this means:

- Some of our financial professionals sell commissionable insurance products as licensed insurance agents with an affiliate of Authentikos. This creates an incentive for us to sell you products based on the amount of commission we receive rather than what is in your best interest.
- We may recommend the use of other asset management firms for our clients from whom we may receive a share in the advisory fees you pay them. This creates an incentive for us to recommend a particular asset management firm based on the compensation we receive rather than based upon your needs.

You should review our [Form ADV, Part 2A](#) (Items 4, 10 & 12) for additional information related to our conflicts of interest.

Ask your financial professional: *"How might your conflicts of interest affect me, and how will you address them?"*

How do your financial professionals make money?

Our financial professionals are compensated based on a percentage of revenue generated from the advisory services provided by Authentikos. This arrangement creates a conflict of interest since increasing the assets we manage on your behalf will increase the total fees you will pay, which will in turn result in increased revenue for us. This creates an incentive for us to recommend that you increase the assets in your account with us. It also creates an incentive for us to devote significant time soliciting assets from new clients which impacts the time we have to service your account.

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

No. Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

Ask your financial professional: *Do you have any disciplinary history? For what type of conduct?"*

Additional Information

For additional information regarding Authentikos, including an up-to-date copy of this statement, please contact the firm's Chief Compliance Officer, Thomas Kerney at (312) 273-4322 or visit our website at <https://www.authentikos.com/legal-disclosure-documents>.

Ask your financial professional: *"Who is my primary contact person?" "Is he or she a representative of an investment advisor or a broker-dealer?" "Who can I talk to if I have concerns about how this person is treating me?"*