

## **INTRODUCTION**

Evans Wealth Management (“Adviser”) is an investment adviser registered with the Securities and Exchange Commission (“SEC”).

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 [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## **RELATIONSHIPS AND SERVICES**

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

We offer to retail investors investment advisory services. We also provide to retail investors Portfolio Management and Financial Planning and Consulting services.

Upon opening an investment advisory account with us, we meet with you to understand and determine your current financial situation, income, goals, existing resources, risk tolerance, and time horizons. Based upon the information provided by you, we will recommend a portfolio of investments in stocks, ETF’s, bonds, money market instruments, etc., which is monitored at least quarterly, and if necessary, rebalanced annually to meet your changing needs, stated goals, and objectives.

All clients of the Adviser authorize us to use Discretionary Authority, which means that we do not need to call you when buying or selling in your account. We have your authority to use our own discretion on what to buy or sell in your account without your authorization. You will sign an investment Advisory Agreement giving us discretionary authority to manage your account(s). Any limitations will be described in the signed advisory agreement. This agreement will remain in place until you or we terminate the relationship.

**Limited Investment Offerings:** We do not restrict our advice to limited types of products or investments, and there are no requirements for opening and maintaining accounts. The accounts that we do maintain, do not have account minimums or other requirements.

We offer Financial Planning and Consulting as separate services for an additional flat fee. With regard to these separate services, your investments are not monitored.

Additional information about our advisory services is located in Item 4 of our Form ADV Part 2A, Firm Brochure, which is available upon request or online at <https://adviserinfo.sec.gov/>.

### **Questions to Ask Us as 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 those qualifications mean?

## **What fees and costs will I pay?**

**Portfolio Management Services:** Fees for Portfolio Management Services are charged based on a percentage of assets under management on a quarterly basis in arrears at the end of each calendar quarter. We use a fee calculation described as Average Daily Balance. See Form ADV Part 2A for additional information. The maximum annual fee is 1.65%. Advisory fees for the management of your account will be automatically deducted from your advisory account as stated in the investment advisory agreement you sign. The minimum quarterly fee is \$50, and we do not have a maximum fee.

**Financial Planning and Consulting Services:** For Financial Planning and Consulting Services, we charge a flat fee of \$300. We do not monitor your investments with this service.

**Exchange Traded Funds (“ETF’s”):** For Exchange Traded Funds (ETF’s), we buy in many accounts and often there will be an internal separate management fee of .10% or .20% charged by the ETF to manage the ETF. This fee is in addition to the management fee you pay us to manage your account.

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.

## **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 may create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. See Form ADV Part 2A Firm Brochure for additional information.

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

Our Investment Adviser Representatives make money based on the advisory fees paid by you plus fees paid by you for Financial Planning and Consulting Services.

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

No. You can look up more information about us and our Investment Adviser Representatives at [www.investor.gov/CRS](http://www.investor.gov/CRS).