

Maxele Advisors, LLC

March 31, 2024

Customer Relationship Summary Form CRS

This is the Client Relationship Summary (CRS) of Maxele Advisors, LLC, an SEC-Registered Investment Adviser. It is important for clients to understand the differences in fees and services of Investment Advisors and Brokerages. Please go to [Investor.gov/CRS](https://www.investor.gov/crs) for research firms and financial professionals, which also includes educational information about broker-dealers, investment advisors and investing.

What investment services and advice can you provide me?

Maxele Advisors offers Investment Management Services customized to each client based on your individual circumstances, risk tolerance and financial goals. We also provide Comprehensive Financial Planning and Wealth Planning for individuals and their families, including high net worth clients which include but not limited to retirement planning, cash flow and debt planning, tax planning strategies, asset protection, college funding, estate strategies and long-term care strategies.

We monitor our services for you as well as your investments and provide recommendations usually under “discretionary” authority granted by you which allows us to buy and sell investments in your account without having to obtain prior approval before making trades. In limited cases, we are authorized only for “non-discretionary” investment management which requires your approval prior to making trades. Currently, we do not have a minimum asset requirement to be engaged by a client, however we may require a minimum account size at our discretion. We may also provide planning services for a fee without any direct investment management. We may provide planning services for a separate fee or as “incidental” to our investment management services. As part of our investment management, we are responsible for performing periodic reviews and consultation with you at least annually. Additional information about services provided are available in our ADV Disclosure Brochure, items 4, which can be found on our website www.maxeleadvisors.com

Please Ask Us the Following Questions: Given my financial situation, should I hire a financial planner, wealth manager or investment advisor services? Why or why not? What is the difference between each of these services? How will you select the services and investment you recommend to me? What is your professional experience in the investment advisory and financial planning industry including years within the industry, education, and other qualifications? What do they mean?

Ask US : What fees will I pay?

We have different fee schedules depending on what services we provide. Investment Management have annualized fees calculated based on assets under management and billed quarterly in arrears or advance . The actual fee you pay may be higher or lower, based on your assets under management with us, with the fee declining with the more assets we managed for you. Not every client pays the same fee and are negotiable and at our discretion. There may be separate fees that Maxele Advisors receives for planning services which will be put in writing before any services provided or fee incurred. You may incur other fees that Maxele Advisors does not receive such as brokerage, separate Exchange Trade Funds (ETF) or Mutual Fund fees , custodian, or trading charges . Additional information about our fees can be found in our ADV Disclosure Brochure, items 5 and 6 which can be found on our website www.maxeleadvisors.com

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 including Financial Planning/Wealth Planning? How does the firm make money and what conflicts of interest do you have?

When we function as your investment adviser or provide planning services, we must act in your best interest and not put our interests ahead of yours. We are a fee -only Investment advisor and can only be paid by our clients and not from a bank, brokerage firm or insurance company . Maxele has no relationship with other outside financial entities . We do not accept commissions from brokerage firms or insurance companies and do not sell any products such as insurance or annuities. **Our receiving advisory fees for managing client accounts results in a conflict 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.** Here is an example to help you understand what this means: If your portfolio grows or if you transfer additional assets into your account, the total dollar amount of the fees that you pay will increase, so we have an incentive to encourage you to move additional assets into your account. To help reduce this conflict, Maxele may lower fees as your assets increase . Maxele may also aggregate family accounts which may lower advisory fees.

ASK US: How do your financial professionals make money? Our employees are paid salaries and may also be paid a bonus based on performance, the number of clients assigned to them and the amount of total assets under management. Employees only work for Maxele Advisors and have no outside relationships with other financial companies.

ASK US : Do you or your financial professionals have legal or disciplinary history? No, Maxele does not have any financial professionals with a legal or disciplinary history . (You can visit [Investor.gov/CRS](https://www.investor.gov/crs) and use their free and simple search tool to research Maxele Advisors history).

ASK US: Who is my primary contact person? Is she or he 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?

Additional information about our services provided can be found on the company's website , maxeleadvisors.com which includes our **ADV Disclosure Brochure** . You can always request a copy of this relationship summary by calling us at 314 961-1850 .