

The Fiduciary Alliance, LLC
Form CRS Relationship Summary (ADV Part 3)
March 15, 2024

IS AN INVESTMENT ADVISORY ACCOUNT RIGHT FOR YOU?

Introduction - You Choose How You Wish To Invest

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. We are an investment adviser registered with the Securities and Exchange Commission and provide advisory accounts and services rather than offering brokerage accounts and services. *Brokerage and investment advisory services and fees differ, and retail investors need to understand the differences.* This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions at the end of this document.

Free and simple tools are available to research firms and financial professionals at <https://Investor.gov/CRS>, the SEC's investment education website, which provides educational materials about broker-dealers, investment advisers, and investors. Please view our [Form ADV 2A](#) for further details.

RELATIONSHIPS & SERVICES

Description Of Services - What Investment Services & Advice Can You Provide Me?

We offer investment advisory services to retail investors, **including asset management, financial planning, and retirement plan consulting.** Account fees may be either **fixed** or **on-going asset-based fees** based on the value of cash and investments in the advisory account, or **other fee arrangements.**

STANDARD OF CONDUCT

Our Obligations To You - What Are Your Legal Obligations To Me When Acting As My Investment Adviser?

We are held to a fiduciary standard that covers our entire investment advisory relationship with you. When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. We are required to monitor your portfolio, investment strategy, and investments on an ongoing basis. Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand so that you can decide whether or not to agree to them.

SUMMARY OF FEES & COSTS

Fees & Costs - What Fees Will I Pay For Your Investment Advisory Services?

Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and can be up to 2.00%. The annual fees are negotiable and are pro-rated and paid in advance on a quarterly basis.

Financial Planning Fixed Fee

The fixed fee will be agreed upon before the start of any work. The fixed fee can range between \$500.00 and \$20,000.00. The fee is negotiable. The fee is due at the beginning of process; however, The Fiduciary Alliance will not bill an amount above \$1,200.00 more than 6 months in advance. This service can be terminated with 30 calendar days written notice. In the event of early termination, the client will be billed for the hours worked \$350.00 per hour and the client will be refunded the difference.

Financial Planning Hourly Fee

For financial plans completed on an hourly basis, rate is \$350.00 per hour. The fee is negotiable. The fee is due at the beginning of process; however, The Fiduciary Alliance will not bill an amount above \$1,200.00 more than 6 months in advance.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other costs that may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred

sales charges, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts/securities transactions. Mutual fund and exchange traded funds also charge internal fees, which are disclosed in a fund's prospectus.

COMPARE WITH TYPICAL BROKERAGE ACCOUNTS

Typical Brokerage Accounts

You could also open a brokerage account with a broker-dealer, where you will pay a transaction-based fee, generally referred to as a commission, when the broker-dealer buys or sells an investment for you.

Transaction-Based Fee	Asset-Based Fee
A transaction-based fee from a cost perspective, if you do not trade often or if you plan to buy and hold investments for longer periods of time.	An asset-based fee if you want continuing advice or want someone to make investment decisions for you, even though it may cost you more than a transaction-based fee.

CONFLICTS OF INTEREST

Conflicts of Interest

We can benefit from the advisory services we provide to you.

- As a Financial Planning client we can make extra money if you act on our financial planning recommendations, and you choose to open an investment advisory account through us.
- Your financial professional can receive more money by advising you to invest in an insurance product, and you choose to purchase such products through that financial professional.
- Firm has relationship with third-party insurance networking agencies that provide insurance and annuity education, comparisons, and solutions. Agencies have relationships with broker-dealers who facilitate variable annuities and insurance products. For an asset-based fee, TFA may contract directly with these firms to provide advisory consulting services to their clients. The services provided by TFA under these third-party relationships are limited to a) serving as client relationship manager, b) providing advice based on client relationship summaries, c) providing investment analysis based on disclosed client assets. TFA does not receive nor share in commissions in these relationships. TFA does not assume discretionary authority over any accounts. Through these relationships, TFA may recommend an annuity product, and receive compensation in the form of advisory fees directly from carriers.

ADDITIONAL INFORMATION

Legal or Disciplinary Disclosures

We encourage you to seek out additional information. We do not have disciplinary history to disclose. Visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account, or financial professional, contact us in writing at 511 Rhett St. Suite 2 Greenville, SC 29601. For additional information on your investment advisory services, see our [Form ADV 2A](#) brochure on IAPD on Investor.gov and any brochure supplement a financial professional provides.

KEY QUESTIONS TO ASK

Suggested Talking Points

Ask our financial professionals these key questions about our investment advisory services and accounts:

- ☐ *Given my financial situation, should I choose an investment advisory service? Why should I choose a brokerage account? Why or why not?*
- ☐ *Do the math for me. How much would I pay per year for an advisory account? What would make those fees more or less? What services will I receive for those fees?*
- ☐ *What additional costs should I expect in connection with my account?*
- ☐ *Tell me how you and your firm make money in connection with my account. Do you or your firm receive any payments from anyone besides me in connection with my investments?*
- ☐ *What are the most common conflicts of interest in your advisory accounts? Explain how you will address those conflicts when providing services to my account.*
- ☐ *How will you choose investments to recommend for my account?*
How often will you monitor my account's performance and offer investment advice?
- ☐ *Do you or your firm have a disciplinary history? For what type of conduct?*