



Is An Investment Advisory Account Right for you?

There are different ways you can get assistance with your investments. You should carefully consider which types of accounts and services are right for you.

Conquis Financial LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. This document gives you a summary of the types of services we provide and how you pay. Please ask us for additional information.

We provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory services can 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.

Relationships and Services.

What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors including Investment management services, financial planning, and consulting services. We may select certain Independent Managers and/or Sub-Advisors to actively manage a portion of your assets.

We will meet with you in person, if possible, otherwise by phone and/or computer to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use this information to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor and rebalance your portfolio on an ongoing basis. We offer discretionary investment management services which allow us to manage your account regarding the purchase and/or sale of investments without your approval prior to each transaction until the termination of our agreement. You may limit our discretion by providing our firm with your restrictions and guidelines in writing. We also offer non-discretionary arrangements with our firm whereby you would be required to make the ultimate decision regarding the purchase and/or sale of investments and we would be required to obtain your approval prior to executing any transactions on behalf of your account.

Conquis offers stand-alone financial planning services which typically involves providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. If you retain our firm for stand-alone financial planning services, we will meet with you to gather information about your financial circumstances and objectives and make investment allocation recommendations based on your investment profile. You will be responsible for implementing our investment advice.

We offer investment advisory services to a variety of clients, such as individuals, high net worth individuals, trusts and estates, charitable organizations, corporations or other businesses, and individual participants of retirement plans.

In general, we do not require a minimum asset value to open and maintain an advisory account. **For additional information, you can refer to items 4, 7, and 8 of our Form ADV 2A brochure found here: <https://adviserinfo.sec.gov/firm/summary/319579>**

Conversation Starters. 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?*

Fees, Costs, Conflicts, and Standard of Conduct.

What Fees Will I Pay?

Fees detailed in the Investment Advisory agreement can be structured in one of the following ways: a fixed flat fee, a percentage fee on total assets, or a combination of the two. Asset-based fees are typically charged quarterly in advance based on the value of your account on the last day of the previous quarter. Fixed fees are typically charged quarterly in advance. If billed directly from your account, the fee reduces the value of your account.

Our current fee schedules are described in Item 5 of the Form ADV Part 2. **For additional information, you can refer to item 5 of our Form ADV 2A brochure found here: <https://adviserinfo.sec.gov/firm/summary/319579>.**

If you are paying an asset-based fee, the more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account.

Other fees and costs may include custodian fees and account maintenance fees. Some investments (such as mutual funds and ETFs) impose additional fees that will reduce the value of your investment over time.

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.

Conversation Starters. 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 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 is an example to help you understand what this means.

The Firm and its employees are allowed to invest for their own accounts in the same securities that we recommend or acquire for your account and may engage in transactions that are the same or different than transactions recommended or made for you. This creates a conflict of interest that we mitigate by maintaining a Code of Ethics and compliance program that sets forth a standard of conduct that must be adhered to by all Firm personnel.

For additional information, you can refer to items 5 and 11 of our Form ADV 2A brochure found here:

<https://adviserinfo.sec.gov/firm/summary/319579>

How do your financial professionals make money?

Our financial professionals are paid a salary plus discretionary bonus based on company, team, and individual performance, which includes metrics like client retention, referrals, and revenue the firm earns from the financial professional's advisory services or recommendations.

Disciplinary History.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional –

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

Additional Information.

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call us at (650) 651-3609. 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 a financial professional, you may contact us in writing at 1 La Cruz Avenue, Suite 202, Millbrae, CA 94030.

Conversation Starters. Ask your financial professional –

- *Who is my primary contact person? Is he or she a representative of an investment adviser or broker dealer?*

Material Changes to Form CRS

The following material changes have been made to this document since the last version dated June 6, 2023:

- We no longer offer retirement consulting services to employee benefit plans and their fiduciaries.
- We do offer non-discretionary investment management services.