

### Form ADV Part 3/CRS - Customer Relationship Summary

Anderson Growth Partners, LLC 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://investor.gov/CRS) | [Investor.gov](https://investor.gov), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

Anderson Growth Partners, LLC DBA Anderson Wealth Management offers investment advisory services, financial planning, tax and estate planning, and reporting to retail investors. We develop an Investment Policy Statement (“IPS”) in consultation with you when you open an account with us. The IPS outlines your financial situation, investment goals, and objectives we use to select a portfolio of investments for you. Anderson Wealth Management monitors your portfolio of investments based on your IPS on an ongoing basis as part of our standard advisory service. You can change your investment goals and objectives or change existing restrictions and guidelines on your account at any time by contacting your financial advisor. We manage clients’ accounts with discretion, meaning that we can buy and sell investments in your account without requiring pre-approval on an ongoing basis. You will sign an investment management agreement giving us this authority. This agreement remains in place until you or Anderson Wealth Management terminates the relationship. We invest clients’ accounts primarily in low-cost exchange traded funds (“ETFs”) and mutual funds that do not carry 12b-1 or similar sales concessions.

**More detailed information about our advisory services, including minimum investment amounts, can be found in our Form ADV Part 2A (Items 4 and 7) which is posted on the Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov> by searching our firm CRD number which is 138600.**

**CONVERSATION STARTER:** *You are encouraged to ask your Financial Advisor the following questions:*

- *Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?**

Our advisory fee is determined based on a percent of the market value of client securities under our management, with a maximum 1.00% annual fee for clients above our minimum fee amount (detailed below). This percentage decreases below 1.00% above a pre-determined market value of clients’ accounts. The fee schedule is as follows:

- \$0 - \$2,000,000 = 1.00%
- \$2,000,001 - \$5,000,000 = 0.70%
- \$5,000,001 - \$10,000,000 = 0.60%
- \$10,000,001 and above = 0.50%

Advisory fees are billed quarterly in arrears based on the average daily market value balance of securities in your custodian account for the number of days in which advisory services were provided during that quarter, as determined by the custodian on the valuation as of the last day of the quarter. Fees are deducted directly from your custodial account, if authorized directly by you in your custodian agreement. If you have more than one account with Anderson Wealth Management, you have the option of having fees taken from a specified account to cover the fees charged on the entirety of accounts we manage for you. Client account balances that are considered in the same “household” will be grouped together when determining fee percentage based on the above tiers, which may lead to a lower fee than if considered separate households. Accounts will be considered in the same “household” if the account owners are spouses, or if there are accounts for minor children. We reserve the right to sell securities in your account to pay our advisory fees when there is an insufficient level of cash in the client’s account. Client may terminate their account(s) in writing. After we are notified of termination, fees will stop effective immediately, and the advisory fee final bill is calculated pro-rata to the number of days in the current quarter that the agreement was in place.

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.

**More detailed information about our fees and other costs can be found in our Form ADV Part 2A, including Item 5 and Item 6. A copy of this document is available on the Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/firm/summary/138600>.**

**CONVERSATION STARTER:** *You are encouraged to ask your Financial Advisor the following questions:*

- *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 are some examples to help you understand what this means:

- The more assets there are in a client's advisory account that we manage, the more the client will pay in fees, and our firm has an incentive to encourage the client to increase the assets in his or her account or to engage in riskier investment techniques to increase the account size.
- We benefit from commissions received by AWM Risk Management, LLC, a related entity, from the sale of insurance products to clients. This creates a conflict due to our interest in receiving such a benefit rather than in a client's interest to purchase the lowest cost comparable insurance products.
- When we recommend that clients roll over their 401(k) retirement accounts into an IRA under our management, this represents a conflict of interest because we have an incentive to make this recommendation based on our interest in receiving an additional fee, whether or not the client's individual situation would benefit from this rollover. We are required to disclose that we are a fiduciary under Title 1 of ERISA and the Internal Revenue Code, describe our advisory services and disclose why rolling over your retirement plan (IRA, ESA, HSA) account is in your best interest.

More detailed information about our conflicts of interest can be found in our Form ADV Part 2A, including Item 5, Item 10, Item 12 and Item 14, which is posted on the Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/firm/summary/138600>.

**CONVERSATION STARTER:** *You are encouraged to ask your Financial Advisor the following questions:*

- *How might your conflicts of interest affect me, and how will you address them?*

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

Our advisors are compensated with a salary plus a bonus. The bonus is based on a percentage of firm revenues.

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

No. Visit ***Investor.gov/CRS*** for a free and simple search tool to research you and your financial professionals.

**CONVERSATION STARTER:** *You are encouraged to ask you Financial Advisor the following questions:*

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

**Additional Information**

You can find additional information about our investment advisory services in our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/138600>. You may request up-to-date information and/or a copy of our relationship summary by calling Rick Wallington at 205-909-0953 or email at [rwallington@agpadvisors.com](mailto:rwallington@agpadvisors.com).

**CONVERSATION STARTER:** *You are encouraged to ask you financial advisor the following questions:*

- *Who is my primary contact person?*
- *Is he or she 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?*