

Alpha Fiduciary (IARD #144720)

Client Relationship Summary as of March 2024

Item 1. Introduction

Alpha Fiduciary is an investment adviser registered with the Securities and Exchange Commission (“SEC”) Brokerage and investment advisory services and fees differ. It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services/ What investment services and advice can you provide me?

We provide primarily discretionary investment advisory services to retail investors , IRAs, retirement plans, trusts, and business accounts. “Discretionary” means the client authorizes us to place trades in your account without notifying you in advance. In limited situations, we maintain non-discretionary authority which means we have to obtain your approval prior to placing a trade. .

We generally perform related financial planning services at no additional cost for our investment clients, although there can be additional fees for extensive planning work. We assess your financial situation and goals, design an investment program for you, and provide quarterly reports and newsletters, occasional email updates, and availability for client calls or in-office meetings. We monitor accounts daily using a computer program, but we generally only trade when our investment committee advises a change, you need or deposit cash, or your investments move far out of balance from the model.

The minimum account size is \$250,000, but we generally work with clients who have \$1 million or more to invest.

For additional information, please see our ADV Part 2A Firm Brochure – Items 4,7,8, and 13:

<https://adviserinfo.sec.gov/firm/brochure/144720>

You may also wish to ask us:

- **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?**

Item 3. Fees Costs, Conflicts, and Standard of Conduct/What fees will I pay?

We bill most clients *an ongoing asset-based fee, charged quarterly in advance*. In some situations, we may charge fixed or hourly fees. Fees are negotiable but generally follow a set scale in which our fees have breakpoints on assets over certain threshold amounts. In general, the more assets you have in the advisory account, including cash, the more you will pay us. For an investment in our proprietary mutual fund Alpha Fiduciary Quantitative Strategy (“AFQSX”), Alpha Fiduciary will receive its management fee directly from the fund. Alpha Fiduciary does not charge an additional investment management fee on client assets invested in AFQSX. Alpha Fiduciary also has a Services Fee Agreement with AFQSX that pays a certain scaled percentage fee (based upon AUM) to cover AFQSX’s expenses. Accordingly, the existence of the Services Fee Agreement could be deemed a conflict to the extent that such a fee is in excess of Fund expenses and results in additional compensation. To date, the Service Fee payment has not exceeded AFQSX’s expenses. For more detailed information on Fees and Expenses, please refer to the Fund’s Prospectus and other disclosure documents.

For your advisory accounts please note that you pay transaction costs (commissions, fees, if applicable) and custody services in addition to our management fee. Some investments, such as mutual funds, ETFs and alternate investments (e.g., hedge funds) impose additional fees that will reduce the value of your investments over time.

You will pay fees and costs whether you make or lose money on your investments, and these will reduce any amount of money you might make over time. Please make sure you understand what fees and costs you are paying.

You may also wish to 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 how much will be invested for me?**

For additional information, please see our ADV Part 2A Firm Brochure – Items 4,5, and 12:

<https://adviserinfo.sec.gov/firm/brochure/144720>

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 impact the objectivity of the investment advice we provide you. Please note that the following conflicts are fully disclosed in our Firm Brochure upon engagement and the firm has implemented internal controls to ensure our clients receive advice that is in their best interests.

Alpha Fiduciary earns more fees as your account size increases. In certain situations, Alpha Fiduciary will recommend a retirement account rollover to an IRA in which we manage. In this instance, Alpha Fiduciary's recommendation to rollover assets presents a conflict of interest in that we receive management fees. A conflict exists to the extent the wrap fee program costs more than separately paying for advice and for transactions in your account.

We also are advisors to a mutual fund. This presents a conflict when we recommend an investment in this fund for our clients' accounts. In this scenario, we do not charge our management fee on assets invested in this fund and require client consent prior to any investment in this fund.

For additional information, please see our ADV Part 2A Firm Brochure:

<https://adviserinfo.sec.gov/firm/brochure/144720>

You may also wish to ask us:

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

How do your financial professionals make money?

All our professionals are paid a fixed salary only.

Item 4. Disciplinary History/Do you or your financial professionals have legal or disciplinary history?

Yes. Please visit [Investor.gov/CRS](https://www.investor.gov/crs) for free and simple search tool to research Alpha Fiduciary and its financial professionals.

You may also wish to ask us:

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

You may obtain additional information about Alpha Fiduciary including our most recent Client Relationship Summary form by visiting www.alphafiduciary.com/disclosures or calling us at 1-800-562-4033.

You may also wish to ask us:

- **Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**