

March 20, 2024

ACG Advisory Services, LLC dba Wealthspire Advisors (“Wealthspire”, “we” or “us”) is registered with the Securities and Exchange Commission (“SEC”) as a Registered Investment Adviser (“RIA”). As an RIA, our services and compensation structure differ from that of a registered broker-dealer, and 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](https://www.investor.gov/crs). The site also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

We provide investment advisory services, including discretionary and non-discretionary investment management, investment management consulting, and financial planning and consulting services to individuals, trusts, and estates (our “retail investors”).

When a retail investor engages us to provide investment management services, we shall monitor, on a continuous basis, the investments in the accounts over which we have investment authority as part of our investment management service. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade, and allocate the investments within your account(s) consistent with your investment objectives. Our discretionary authority over your account(s) shall continue until our engagement is terminated. When engaged on a non-discretionary basis, the retail investor makes the ultimate decision regarding the purchase or sale of investments.

Our investment management consulting services are designed to assist affluent retail investors with the efficient management of capital by public and private investment managers. Such services are designed to assist the retail investor with the management of a certain amount of capital or a specific portfolio and provide for the development and maintenance of a written investment policy from the application of our investment planning process.

Our financial planning and consulting services include consulting on non-investment related matters, such as estate planning, tax planning, insurance, etc. We rely upon the information provided for our review and do not verify or monitor any such information while providing this service. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor.

We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment. We generally do not impose a minimum annual fee or minimum asset level requirement for our investment advisory services.

For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7, in our ADV Part 2A which can be found online at <https://adviserinfo.sec.gov/firm/brochure/106259>.

KEY QUESTIONS TO 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?

What fees will I pay?

We provide our investment advisory services on a fee basis. When engaged to provide investment management services, we shall charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee is negotiable and shall generally range from 0.30% to 1.05% of client assets, depending on a number of factors including the dollar amount of assets placed under our management, the representative assigned to the account, the complexity of the overall engagement, and other factors. We typically deduct our AUM Fee from one or more of your investment accounts, in arrears, on a quarterly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

Financial planning services are generally included with our investment advisory services, if the client maintains \$1,000,000 in assets under our management. For clients who have less than \$1,000,000 under our management, we generally charge for financial planning and consulting services a one-time fee of \$800 to \$1200 depending on their anticipated complexity and specific circumstances. We have the ability to modify or grant exceptions to these general practices at our discretion.

Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for certain mutual fund transactions). These charges will be assessed in accordance with the qualified custodian's transaction fee/brokerage commission fee schedule. In addition, relative to certain mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., management fees and other fund expenses).

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.

For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our ADV Part 2A which can be found online at <https://adviserinfo.sec.gov/firm/brochure/106259>.

KEY QUESTION TO ASK YOUR FINANCIAL PROFESSIONAL

- Help me understand how these fees and costs may 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:

- We may recommend the services of certain affiliated entities for additional services, which presents a conflict of interest in that the recommendation could be made on the basis of fees to be collected by such affiliate.
- We may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your account.
- We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee, which could have the effect of increasing our compensation.

For more detailed information about our conflicts of interest, please review our ADV Part 2A which can be found online at <https://adviserinfo.sec.gov/firm/brochure/106259>.

KEY QUESTION TO ASK YOUR FINANCIAL PROFESSIONAL

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

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis, with a bonus component. Financial professionals compensated on a salary basis receive a base compensation package and will receive additional bonus compensation based upon net new assets brought to Wealthspire, new client relationships established, and overall firm performance. This compensation arrangement presents a conflict of interest, as a financial professional's recommendation to engage Wealthspire for investment advisory services could be made on the basis of potential bonus compensation, rather than on any particular client's need. You should discuss your financial professional's compensation directly with your financial professional.

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

No. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

KEY QUESTION TO ASK YOUR FINANCIAL PROFESSIONAL

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #106259. You may also contact our firm at 804-323-1886 or by emailing info@wealthspire.com. Go to www.wealthspire.com/CRS to request a copy of this relationship summary and other up-to-date information.

KEY QUESTION TO ASK YOUR FINANCIAL PROFESSIONAL

- 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?