

ADV Part 3: Client Relationship Summary

Updated March 22, 2024

Sagent Wealth Management, LLC, is an Investment Adviser registered with the Securities Exchange Commission. We manage advisory accounts and provide advisory services rather than brokerage accounts and brokerage services. Fees for advisory accounts and brokerage accounts differ and as a *retail investor* you should understand the differences. This document gives you a summary of the types of services that we provide and how you pay us. You can also visit Investor.gov/CRS where you can find free and simple tools to research firms and financial professionals and obtain education materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

At Sagent we provide three primary services to our clients; Investment Advisory services, Estate Planning services and Financial Planning services.

- Investment Advisory Services (aka Wealth Management Services)-As part of our standard services, we construct a portfolio of investments that is unique to each *retail investor*. These portfolios can be managed on a discretionary or non-discretionary basis. Once the portfolio has been established, we monitor the portfolio periodically, and, when necessary, based on economic conditions and/or changes to a client's risk tolerance, make changes to the portfolio (in the case of discretionary accounts) or suggest changes to the *retail investor* (in the case of non-discretionary accounts). *Note: retail investors with non-discretionary accounts should understand that they are responsible for the ultimate decision regarding the purchase or sale of investments.*
- Estate Planning Service-In conjunction with your tax and legal advisors we can assist you in creating a Will and Living Trust and other Estate Planning legal instruments. We can help you develop a strategy for making gifts from your estate, help you to identify Successor Trustees to carry out your wishes after your death and, when appropriate, help you to evaluate the benefits of purchasing Life Insurance to fund Estate Taxes
- Financial Planning Services-with the help of advanced financial planning software, we can prepare insightful, long-term projections that can be used to develop detailed retirement plans, thorough estate plans and well-thought-out education funding plans

More detailed information about Sagent Wealth Management can be found in our ADV and Part 2 Brochures by following this link: <http://www.adviserinfo.sec.gov/firm/summary/147890>

Questions you might ask us:

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose investment 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?

Description of Principal Fees and Cost:

Our annual Management Fee for Wealth Management services is based on a percentage of the market value of each client's assets under management in accordance with the following fee schedule;

<i>Assets Under Management</i>	<i>Annual Fee</i>
\$0 - \$499,999	1.50%
\$500,000 - \$999,999	1.25%
\$1,000,000 - \$2,999,999	0.90%
Greater than \$3,000,000	0.65%

The Management Fee is prorated and paid quarterly, in advance, based upon the market value of the assets under management on the last day of the previous quarter.

Because we are paid based on the assets under management, we may have an incentive to encourage the *retail investor* to increase the assets in his or her account, which could present a conflict of interest.

Description of Other Fees and Cost:

In addition to our Management Fee, clients may also incur certain charges imposed by unaffiliated third parties. Such charges may include, but are not limited to, fees charged by Independent Third Party Managers, custodial fees, brokerage commissions, transaction fees, charges imposed directly by a mutual fund, index fund, or exchange traded fund purchased for the Account which shall be disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), fees imposed by variable annuity providers and disclosed in the annuity contract, certain deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

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Questions you might 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 costs and, 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. For example; because we are paid based on assets under management, we may have an incentive to encourage the *retail investor* to increase the assets in his or her account, which could present a conflict of interest.

Questions you might ask us:

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

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How do your financial professionals make money?

Our Investment Advisors are compensated based on their client's assets under management. Because we are paid based on the assets under management, we may have an incentive to encourage the *retail investor* to increase the assets in his or her account, which could present a conflict of interest.

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

Yes.

On September 22, 2017, Marshall Eichenauer, Jr. and Sagent Wealth Management agreed to settle a matter in which the SEC alleged that they violated the Advisers Act, by failing to disclose Mr. Eichenauer's conflict of interest or obtain investor's consent, prior to causing the Sagent Private Investment Fund to make loans to Sagent Wealth Management.

As described in the settlement, Eichenauer and Sagent did not and do not admit to these allegations, nor did they or do they deny them.

A complete copy of the Settlement will be made available upon request.

You may also visit Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Questions you might ask us:

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

More detailed information about Sagent Wealth Management can be found in our ADV and Part 2 Brochures by following this link: <http://www.adviserinfo.sec.gov/firm/summary/147890>

You may contact us at 949-756-2229 to request up-to-date information, a copy of our relationship summary, our ADV and our Part 2 brochures.

Questions you might ask us:

- 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?