

# SIGNIFY WEALTH

## Form ADV Part 3 – Client Relationship Summary

Date: 02/02/2024

### Item 1: Introduction

SIGNIFY WEALTH LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

### Item 2: Relationships and Services

***Questions 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?*

**What investment services and advice can you provide me?** Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals); solicitor/selection of other advisers (we select a third party adviser for you to use). As part of our standard services, we typically monitor client accounts on a monthly basis. Our firm offers Cryptoassets planning and investment management services at no additional cost to our clients. This service includes, education on Cryptoassets, financial planning services for Cryptoassets and investment management services for Cryptoassets. Financial planning services focus on Cryptoassets education, how Cryptoassets factor into a client's financial planning goals and financial situation and tax and estate planning considerations. Investment management for Cryptoassets include research and due diligence on holdings, buying/selling of Cryptoassets and ongoing management of the Cryptoassets. Cryptoasset custodians, exchanges and third parties may charge fees for their service. Our firm has discretionary management without any material limitations. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our minimum account size is \$250,000. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

### Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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

**What fees will I pay?** Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets to increase our fee. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

#### **Investment Management Service Costs:**

The standard annual fee for investment management services is 1.00% of total assets under management. The Fee is billed on a monthly or quarterly basis, in advance, based upon the market value of the Assets as of the last day of the previous quarter.

#### **Client Direct Investment Services:**

For client directed investments/funds, not recommended by the Adviser and possibly held outside the custodians, the Adviser will charge an asset-based charge equal to 0.50% of the investment value. New investments and accounts will be automatically enrolled in the fee structure and the Adviser will provide an updated list periodically.

#### **Cryptocurrency Services:**

Our firm offers Cryptoasset planning, and investment management services included as part of our ongoing investment management fees. For clients engaging in investment management service, there is no separate fee for Cryptoassets charged by our firm. [Custodians, exchanges and third parties may include fees for their service. SW will offer cryptocurrency to clients through the qualified custodian, Gemini (<https://www.gemini.com/>).]

#### **Selection of Other Advisers Fees:**

SW may direct clients to sub-advisers. Each sub-adviser will deduct their management fees directly from the Advisory Client's account(s). Accounts enrolled in the Dynasty managed program will have one combined fee deducted by Dynasty. This combined fee consists of the fee for Dynasty, SW, and SMA (if applicable). Dynasty will remit SW's fees to SW and SMA fee (if applicable) to the SMA. SW does not receive any portion of the fees for Dynasty or the SMA (if applicable). Fees are deducted or billed quarterly in advance.

Managed Account Programs:

The Client accounts under the Managed Account Program offered through Dynasty will be charged an advisory fee based upon assets in accordance with the Investment Management Agreement. Dynasty and the Third-Party Manager will charge fees that are separate from this advisory fee. Dynasty's fee will be up to 0.30% (30 bps) and the Third-Party Manager fee will be up to 0.20% (20bps). The Client's account statement for the Managed Account Program will most likely reflect a single fee for the program (shared between SW, Dynasty, and/or Third-Party Manager).

Third Party Costs: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a custodian that will hold your assets. Additionally, you will typically pay transaction fees when we buy and sell an investment for your account. Clients are responsible for the payment of all third party fees (Third-Party Managers, brokerage commissions, mark-ups and mark-downs on fixed-income transactions, other transaction costs and expenses, fees and expenses charged by mutual funds and exchange traded funds (including, without limitation, transaction costs, 12b-1 fees, and sales charges), fees imposed by variable annuity providers, account maintenance fees, odd-lot differentials, transfer taxes, and wire transfer, electronic fund fees etc.). Those fees are separate and distinct from the fees and expenses charged by SW. **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.**

Conflicts of Interest: *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 examples of conflicts of interest, refer to the *How do your financial professionals make money* section directly below.

How do your financial professionals make money? Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Our financial professionals also have the ability to receive commissions from clients. Some professionals may receive compensation related to performing administrative tasks for funds. Please also see Item 10 of our [Brochure](#) for additional details.

#### Item 4: Disciplinary History

Questions to ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal and disciplinary events to report. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

#### Item 5: Additional Information

Questions to 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?*

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/160094> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 314-222-0295.