

Apexium Financial LP

Relationship Summary, March 28, 2024

Apexium Financial LP is registered with the Securities and Exchange Commission (SEC) as an **investment adviser** and not as a broker-dealer. 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://www.investor.gov/CRS), which also provides **educational materials** about **broker-dealers**, **investment advisers**, and **investing**.

<p><i>What investment services and advice can you provide me?</i></p>	<ul style="list-style-type: none"> We offer investment advisory services to retail investors. We are a full service wealth management firm offering clients a range of services that includes: investment management (both discretionary and non-discretionary), financial planning, consulting, and services as trustee. We employ a variety of investment strategies when constructing a client's portfolio. We also provide our clients with access to third-party investment managers. In a discretionary investment management arrangement, you place assets in a separate account and give us full discretion to invest those assets or allocate the assets to one or more third-party investment managers, subject to any guidelines, limitations or special instructions you specify in your agreement with us. In a non-discretionary investment management arrangement, we make recommendations to you regarding investments or allocations to third-party investment managers, but the final decision on investment selection and third-party investment manager selection rests with you. We offer continuous monitoring of accounts as part of our standard services, with reviews at least annually and otherwise as market conditions or fiduciary responsibilities dictate—as may be agreed with each client. As a condition for starting and maintaining a relationship, we generally impose a minimum portfolio size of \$500,000 (subject to certain exceptions). We can aggregate the portfolios of family members to meet the minimum portfolio size. <p><i>For additional information, please see Items 4, 7 and 13 of our Form ADV Part 2A.</i></p>
<p><i>Example questions you might ask us to learn more:</i></p>	<ul style="list-style-type: none"> <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> <i>How will you choose investments to recommend to me?</i> <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>
<p><i>What fees will I pay?</i></p>	<ul style="list-style-type: none"> Our fees are based on a percentage of assets we manage, hourly charges, or fixed fees. Our asset-based investment management fees are generally deducted monthly, in arrears, meaning that we debit client accounts directly based on the value of the client account at the end of each month. The percentage fee rate is reduced in stages as the amount of account assets increases. The more assets you have in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. We also charge an annual technology fee to investment management clients on a per account basis, subject to a maximum fee for households with multiple accounts. The technology fee is billed on a monthly basis in arrears in equal installments over a twelve (12) month period. Our financial planning fees and consulting fees (fixed or hourly) are payable half in advance and half upon completion of the financial plan and/or consulting services. You will also pay various other fees and expenses to others with respect to your account, including commissions and other transactional fees, charges imposed by custodians, brokers and other third-parties, and fees and expenses of mutual funds, exchange-traded funds, third-party investment managers and private funds, as may be applicable to you.

	<ul style="list-style-type: none"> 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. <p><i>For additional information, please see Item 5 of our Form ADV Part 2A.</i></p>
Example questions:	<ul style="list-style-type: none"> 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?	<ul style="list-style-type: none"> 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 generally receive no indirect benefit from investments or third-party investment managers that we recommend to you, but we currently recommend to some clients one third-party investment manager, Soundwatch Capital, LLC, that is partially owned by certain of our personnel. This creates an incentive for those personnel to recommend that third-party investment manager. <p><i>For additional information, please see Item 10 of our Form ADV Part 2A.</i></p>
Example questions:	<ul style="list-style-type: none"> How might your conflicts of interest affect me, and how will you address them?
How do your financial professionals make money?	<ul style="list-style-type: none"> Our professionals receive salary and bonus or partner draws and distributions, which are not determined based upon products or services purchased by particular clients. Certain personnel receive compensation on behalf of other entities relating to variable annuity and non-investment products and services.
Do you or your financial professionals have legal or disciplinary history?	<ul style="list-style-type: none"> Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.
Example questions:	<ul style="list-style-type: none"> As a financial professional, do you have any disciplinary history? For what type of conduct?

For additional information about our services, please see our [Form ADV Part 2A](#). If you would like additional, up-to-date information or a copy of this disclosure, please call (267) 479-0145.

Example 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?