

## Introduction

Alpine Wealth Advisors, LLC (“AWA”) is seeking registration with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. The SEC offers free and simple tools to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

## Relationships and Services

### ***What investment services and advice can you provide me?***

Our firm offers the following principal investment advisory services to you: Portfolio Management and Financial Planning. Portfolio Management Services include the provision of continuous advice to you or investing your account based on your particular circumstances. We offer this service on a discretionary or non-discretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval until you notify us in writing to switch. You may impose reasonable restrictions. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments. While the underlying securities managed by us are continually monitored, your accounts are reviewed at least annually. Financial Planning is a comprehensive evaluation of your current and future financial state. Through this process, all questions, information, and analysis are considered as they impact and are impacted by your financial and life situation. Clients electing this service receive a written report which provides you with a detailed financial plan designed to assist you in achieving your financial goals and objectives. For all the services described above, we do not have any account or investment minimums or limit our advice to specific products or services.

For additional information, including minimum investment amounts, please see our Form ADV, Part 2A Disclosure Brochure (Items 4 & 7 of Part 2A) available at: <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

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?

## Fees, Costs, Conflicts and Standard of Conduct

### ***What fees will I pay?***

Our fees can be assessed annually or quarterly and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Item 5. Portfolio Management Services fees are calculated as a percentage of assets under management (“AUM”). Fixed percentage fees may vary between individual clients but range between 1.0% and 1.5% annually. These fees are negotiable. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A. Paying an asset-based fee means that more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts. There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as custodial fees, exchange traded or mutual fund fees and expenses, asset-based transaction fees, brokerage fees and commissions, and other fees and taxes on brokerage accounts and securities transactions.

Ask your financial professional: 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?

**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**

additional information about our fees and costs, please see our Form ADV, Part 2A Disclosure Brochure (specifically Item 5 of the Brochure) available at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

***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 how investment advice is provided. Here are some examples to help you understand what this means. As mentioned above, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in accounts under our management.

For additional information, please see Item 5 of our Form ADV, Part 2A (Disclosure Brochure) available at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

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 partners of the firm or salaried employees. Partners are paid based on the net revenue (income less expenses) of the firm.

**Disciplinary History**

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

Yes, there is a disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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 services and request a copy of this relationship summary by emailing [blair.quinn@alpinewealthadvisors.com](mailto:blair.quinn@alpinewealthadvisors.com) or calling (720) 318-6634.

Ask your financial professional: Who is my primary contact person? Is he or she a representative of an advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?