

Item 1 – Introduction

Aegis Wealth Group, LLC (dba Everspire) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Everspire is affiliated with MHL Investments, a Registered FINRA member broker-dealer, E6 Portfolios, a Registered Investment Advisory Firm, and TomiPlan, a Financial Planning firm, via common ownership. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. [Investor.gov/CRS](https://www.investor.gov/crs) provides free and simple tools to research financial firms and professionals as well as educational materials about broker-dealers, investment advisers, and investors.

Item 2 – Relationships and Services

What investment services and advice can you provide to me?

Aegis Wealth Group, LLC /dba Everspire offers services to retail investors, including individuals, high net worth clients, and businesses:

- **Wealth Management / Dedicated Advisor:** We evaluate your financial situation, determine your objectives and risk tolerance, and propose an investment strategy. As part of our standard service we monitor that strategy on an ongoing basis, including an annual review and ongoing availability for consultation.
- **Financial Planning:** We prepare and maintain a personalized financial plan for some legacy clients. New clients who seek Financial Planning will be referred to TomiPlan, an affiliated firm (see Item 3 – Conflicts of Interest below).

Aegis Wealth Group /dba e6Portfolios offers investment management to retail and institutional investors:

- **Investment Management / Unified Managed Account Services (UMA):** We analyze market conditions and investment options, construct model portfolios, implement them in your account(s), and monitor your portfolio. We also manage accounts for tax efficiency, rebalance across multiple accounts when necessary and provide cash management (UMA services). These services are offered on a discretionary basis, which means that you grant us limited authority to buy and sell investments without us asking for authorization each time.
- **Everspire Wrap Fee Program:** Our investment management services are also offered through a Wrap Fee program, which means you do not pay trading costs. Wrap clients must use a recommended custodian.
- **Limited Investment Offerings:** We can advise on any asset, but we primarily recommend mutual funds, ETFs, and individual stocks in our model portfolios.
- **Account Minimums:** Our Financial Planning, advisory, and investment services do not have a formal minimum, but we will consider relationship size before agreeing to work with you.

Additional information: Please see Items 4 and 7 of our Form ADV, Part 2A ("Firm Brochure") or Items 4 and 5 of our Form ADV, Part 2A Appendix 1 ("Wrap Brochure"), both accessible by visiting everspire.com/form-adv/.

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Fees: Everspire and the Everspire Wrap Fee Program both charge you a percentage of the assets that we manage for you. This fee is calculated and charged at the end of each month and deducted from your account. The more assets there are in your accounts, the more you will pay in fees, so we have an incentive to increase your assets with us.

Everspire Wrap Fee Program: We pay all transaction costs charged by your account custodian in our Wrap Fee Program. It is possible that you might pay more in our Wrap Fee Program than you would for a comparable non-wrap service in which you pay a lower management fee but pay all trading costs yourself.

Other Fees and Costs: Client accounts are subject to other expenses not under the control of the adviser, including custodial charges as well as investment management fees and other fees charged by ETFs, money market funds, or mutual funds that you own in your account.

Conversation Starters –

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?

Additional Information. You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any amount of money you make on your investments over time. Make sure you understand what fees and costs you are paying. See our Firm Brochure (Item 5) or Wrap Brochure (Item 4) by visiting everspire.com/form-adv/.

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?

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 sometimes creates conflicts. You should understand these conflicts and ask us about them because they can affect the investment advice we provide you.

Here is an example to help you understand what this means. The custodians we recommend provide you access to a wide range of investments, but they also offer Everspire resources that help us develop our business. These resources play a part in our choice of custodians. We address this conflict of interest by vetting our custodians, disclosing conflicts of interest, and providing clients a choice of custodians.

For additional information on these conflicts of interest please see our Firm Brochure (Items 5, 10, 11, and 12) and Wrap Brochure (Item 9) available at everspire.com/form-adv/.

How do your financial professionals make money?

We benefit from the advisory fees we receive from you. Our financial professionals receive a portion of that revenue as compensation, so they have an incentive to increase the assets they manage.

Everspire and the Everspire Wrap Fee Program do not receive commissions from clients. However, some of our financial professionals are also registered representatives of MHL Investments, the Firm's affiliated FINRA broker-dealer. These registered representatives can recommend commission-based products or insurance through MHL, for which they receive compensation. As a result, they have an incentive to solicit commission-based products based on the compensation received. MHL's Customer Relationship Summary can be found by visiting FINRA's [BrokerCheck](#).

We recommend TomiPlan to clients for subscription-based Financial Planning services. Since TomiPlan is an affiliated firm, we benefit when clients use the firm and our advisors receive compensation for referring clients to TomiPlan. One of our financial professionals is also a CPA, so we are affiliated with his firm, Carefree Professional Practice Resources, LLC. We also recommend an affiliated RIA, E6 Portfolios, for investment management services. We benefit from revenue received by E6 Portfolios since the firm is affiliated with us. Everspire addresses these conflicts of interest by disclosing them and not requiring our clients to use these affiliates. Some of our professionals are independent contractors that operate under their own brand, but all securities are offered through MHL Investments and advisory services are offered through Everspire. If you engage with professionals using their own brand separate disclosure will be made to you regarding the capacity in which they are acting.

Additional information. For additional information on these and other conflicts of interest please see our Firm Brochure (Items 5, 10, 11, and 12) and Wrap Brochure (Item 9) by visiting everspire.com/form-adv/.

Item 4 – Disciplinary History

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

No, we do not have any legal or disciplinary events to report. For additional information see our Firm Brochure (Item 9), Wrap Brochure (Item 9), or Visit Investor.gov/CRS for a free search tool to research us and our financial professionals.

Item 5 – Additional Information

For additional information on our advisory services, see our Firm and Wrap Brochure available at everspire.com/form-adv/ or by visiting our [Investment Adviser Firm Summary](#). If you have questions, need information, or want a copy of this Client Relationship Summary, please contact us at 801-545-8706.

Conversation Starters –

Ask your financial professional:

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

Conversation Starters –

Ask your financial professional:

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

Conversation Starters –

Ask your financial professional:

- Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer?