



Relationship Summary Alkeme Investments LLC

July 23, 2024

Alkeme Investments, LLC (“Alkeme Investments”) is an investment advisor registered with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees and we feel it is important for you to understand the differences. [Investor.gov/CRS](https://www.investor.gov/crs) is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing.

We encourage you to ask us questions. We have provided suggested conversation starters in call-out boxes throughout this Relationship Summary.

What investment services and advice can you provide me?

Alkeme Investments offers a variety of investment advisory services to retail investors through its network of individual investment advisory representatives (“Advisors”). Our Advisors are primarily engaged as insurance professionals and likely meet prospective clients in that context. Before recommending an investment portfolio, recommending a Third Party Manager, or referring you to another investment advisor, our Advisors gain some understanding of your overall financial situation, investment objectives, and risk tolerance. We use this information to recommend an investment portfolio or other approach specific to your investment objectives and needs.

Depending on the services clients choose, and that are described in the Investment Advisory or Financial Planning Agreement(s), individual Advisors may make financial planning recommendations, set the overall investment approach, and/or make initial recommendations of specific securities or allocations. We monitor client portfolios if the Investment Advisory Agreement is for discretionary or non-discretionary investment management. In addition to ongoing monitoring, reviews may be triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance). We do *not* monitor client portfolios where we simply provide a referral to another advisor, or where we provide only financial planning services.

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?**

We manage portfolios on both a discretionary and non-discretionary basis. When you grant us discretionary authority, this means we do not need to call you before buying or selling securities in your account. We obtain discretionary authorization through our signed advisory agreement with you. For non-discretionary portfolio management, we will obtain your consent before each securities transaction, which means you make the ultimate decision regarding all buys and sells of investments. We don’t have a minimum account size, though the Third Party Managers we work with may have minimums.

For more detailed information about our services, please request a copy of the firm’s disclosure Form ADV, Part 2A brochure. This brochure can also be found here: [Alkeme Investments, LLC ADV 2A Brochure](#)

What fees will I pay?

We have a wide variety of fee structures. They are based on the services provided and are negotiated directly with the Advisor. Total advisory fee, including those charged by unaffiliated Third Party Managers we may recommend, will not exceed 2.75% of assets under management. Fees for financial planning services are similarly negotiated and described in the related Agreement. Fees typically range from \$2,000 to \$7,500 for flat-rate projects, or an hourly charge between \$300 and \$550 per hour, depending on the Advisor’s experience, market rates where the Advisor works, and the nature of the services. We bill our investment management fees quarterly, in arrears, usually deducted automatically from your account. We also offer financial planning services for an hourly or fixed rate fee

for clients who are not using our portfolio management services or request a more complex financial planning service. Our hourly rate is \$250-\$350, depending on the level and scope of the work and the professional rendering the services. Our flat fee projects typically range from \$2500 to \$3500 but are entirely dependent upon the specific work involved. Financial planning fees are generally due after the services have been provided. Please refer to Fees and Compensation in our ADV 2A Brochure, Item 5.

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?

In addition to or advisory fees, you will pay fees charged by third parties for other services provided to you, including fees charged by your custodian and broker-dealer. Examples of costs you might pay include fees to Third Party Managers, brokerage commissions, transaction fees, custodial fees, and wire transfer and electronic fund fees. Mutual funds and exchange traded funds also charge internal management fees, which reduce the value of our investment over time. We do not receive any portion of these costs.

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. Please click this link [Form ADV, Part 2A](#) and scroll to Item 5 and Item 12 for more detailed information about fees and costs.

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.

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

We have two primary conflicts of interest. First, is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your accounts with us, we will always make the recommendation that we believe is in your best interest. At the same time, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account. We address the conflict by disclosing it and ensuring that our Advisors understand their fiduciary obligations to clients.

Our Advisors also have an incentive to recommend our clients buy insurance products through them, in which case they will earn customary commissions. Clients are never obligated to buy insurance products through their Alkeme Investments Advisor.

Alkeme Investments's [Form ADV, Part 2A](#) contains detailed information about our conflicts of interest.

How do your financial professionals make money?

Our Advisors' primary businesses are insurance-related and their primary compensation is either salary plus bonus paid through Alkeme Investments' parent company, or through insurance commissions directly. Some Advisors are also registered with broker-dealers and receive transaction-based commissions through those unaffiliated firms. We encourage you to review your Advisor's Brochure Supplement carefully for individual business activities. Through Alkeme Investments, our financial professionals receive variable compensation related to amount of assets under management or referred to other investment advisers, the number of clients to whom they provide financial planning for a fee, and total advisory fees generated. This creates a financial incentive to solicit and retain clients.

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

Yes. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

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 more detailed information about our firm, you can visit the SEC's public disclosure website at www.adviserinfo.sec.gov. You may also contact us at (480) 588-0830 and speak to your advisory professional or our Chief Compliance Officer.