

# Accelerate Investment Advisors LLC

## Form CRS – Customer Relationship Summary

### April 2024

**Accelerate Investment Advisors LLC** ("Accelerate") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available for you 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.

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

Accelerate provides comprehensive qualified and non-qualified retirement plan consulting, investment advice, fiduciary due diligence services, employee plan and investment education, asset allocation services, plan service provider proposal and provider research and analysis, and plan design guidance to individuals, qualified and non-qualified retirement plan sponsors, and business entities.

Accelerate offers investment advisory services to retail investors giving continuous advice based on the client's individual needs. Advisory services are offered by defining client objectives, selecting appropriate investments, implementing the plan, and monitoring progress. As part of our standard service, we are responsible for performing periodic reviews and consulting with you at least annually.

Accelerate provides its clients discretionary and non-discretionary account ("Account") management services tailored to each client's individual needs. In a discretionary account, the Advisor will have the authority to determine which securities are bought and sold without prior consultation with the client. Discretion is exercised in a manner consistent with the client's stated objectives, and any restrictions the client provides in writing. In a non-discretionary account, the client makes the ultimate decision regarding the purchase or sale of investments. Discretionary or non-discretionary authority is provided as part of the Client Agreement.

**Additional information** about services provided are available in our ADV Disclosure Brochure (Form ADV Part 2A – Items 4, 7, 13, and 16) and on our website at <https://accelerate retirement.com>.

#### **When considering our services, 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?*

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

For advisory services, Accelerate charges most clients an annualized asset-based fee, billed quarterly based on the client's written agreement. The actual fee paid is set forth in an Investment Advisory Agreement. Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to brokerage or investment advisory services. Fees can be charged directly or indirectly. Direct fees include transaction fees and account maintenance fees (including IRA fees) charged by the custodian that holds your account, prime broker fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Indirect fees include internal management fees (including 12b-1 fees and annual fund operating expenses) charged by mutual funds and exchange traded funds, which are disclosed in a fund's prospectus.

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.

**Additional information** about fees is available in the Accelerate ADV Disclosure Brochure (Form ADV Part 2A, Item 5).

#### **When considering our services, 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?*

**What are your legal obligations to me when acting as my investment adviser? How else does Accelerate make money and what conflicts of interest do you have?**

When we act as your investment adviser, we must 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. Your Adviser, the firm or its affiliates may make money or incentives from investment advisory services provided to investors. Thus, your Advisor may have an incentive to invest in certain products.

Our firm operates under the business name of Insurance Services by Accelerate for insurance business conducted in California. In this capacity, Accelerate receives compensation from insurance licensed financial professionals who conduct insurance business through Insurance Services by Accelerate. While this is not compensation for advisory services, Accelerate does have a conflict of interest in recommending insurance transactions due to the compensation received by Accelerate.

Your financial professional could favor his/her larger clients when deciding whom to contact regarding investment decisions in times of a volatile or active market. Your financial professional is allowed to negotiate the fee they charge, which will result in different clients paying different fees for similar services. Your financial professional is compensated by charging a fee based on a percentage of the value of your account, rather than for each transaction you make. This could result in higher compensation to your financial professional than would be paid in a non-advisory account. The Firm and the Advisor will make more money as the assets in your account increase. These arrangements pose a conflict of interest and Accelerate is dedicated to acting in clients' best interests based on fiduciary principles. Clients are under no obligation to purchase any recommended products. **Additional information** about conflicts of interest is available in our ADV Disclosure Brochure (Form ADV Part 2A, Item 10).

**When considering our services, 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?**

For plan consulting, our investment adviser representatives receive a specific percentage of the fees you pay. Their compensation for advisory services is not based on the time and complexity required for any client or the products sold. Where fees are asset based, such as for investment management services, your financial professional will receive greater compensation based on the assets managed.

Your financial professional may be associated with one or more insurance agencies. If you purchase or invest in an insurance product through your financial professional, the insurance firm(s) will provide additional compensation to your financial professional. This compensation is not for any advisory services provided by Accelerate, however, commissions could additionally be received by Accelerate through Insurance Services by Accelerate. Your financial professional has a conflict of interest to recommend insurance products based upon the compensation received.

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

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**When considering our services, ask your financial professional:**

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

**Additional information** about services provided can be found on the company's website at <https://accelerateretirement.com> and within the Accelerate ADV Disclosure Brochure (Form ADV Part 2A Brochure). You can always ask your financial advisor for more information and request a copy of this relationship summary by calling us at 888-439-7071.

**When considering our services, ask your financial professional:**

- *Who is my primary contact person?*
- *Is she or he 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?*