

Surpass Yourself Advisors

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This Brochure provides information about the qualifications and business practices of Surpass Yourself Advisors. If you have any questions about the contents of this Brochure, please contact us at 201-532-3556 or email michael@surpassyourselfadvisors.com. You may also visit our website at www.surpassyourselfadvisors.com

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Surpass Yourself Advisors is a registered investment adviser with the SEC. Registration of an Investment Adviser does not imply that Surpass Yourself Advisors or any of its principals or employees possesses a particular level of skill or training in the investment advisory business or any other business. The oral and written communications of an Investment Adviser provide you with information about which you determine to hire or retain an Investment Adviser.

Additional information about Surpass Yourself Advisors is also available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

This is the initial issue of the Firm Brochure, December 2020.

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Item 4 – Advisory Business

Surpass Yourself Advisors (“**Surpass Yourself**”, “**the Firm**” or “**we**”) is a Registered Investment Advisor with the SEC pursuant to the Investment Advisers Act of 1940 (the “**Advisers Act**”), and is solely owned and operated by Michael Nisiotis (“**Principal**”). The Firm was formed under the laws of the State of New Jersey in 2020 with a primary location in Rutherford, NJ, and conducts a virtual practice servicing the entire United States.

Surpass Yourself offers personal financial planning, retirement planning, financial education and coaching to individuals and small business entities. The principal owner, Michael Nisiotis a Chartered Retirement Planning CounselorSM CPRC[®], is also an independent insurance agent and may offer advice to matters not pertaining to securities, such as insurance.

Financial and Retirement Planning Services

All advisory services are tailored to the needs of the client through the development of a Comprehensive Financial Plan that may include the following areas: Balance Sheet/Analysis, Cash Flow Statement/Analysis, Debt Management, Education Funding, Estate Planning, Insurance, Income Tax, Employer Defined Contribution Plans, Retirement Planning, and Social Security.

All investment analyses and recommendations will be based upon information provided to Surpass Yourself by the client. There will be no formal validation of the information provided by the client unless the client consents to such further action. The client is responsible to advise Surpass Yourself of any changes which impact the client’s financial condition (financial needs, objectives, life events that impact prioritization of goals, investments not disclosed, etc.).

An Investment Policy will be the guiding document for identifying goals, time horizons, and constraints on which client portfolios are constructed. In addition, the Investment Policy will be the basis for periodic reviews at least annually to review performance and client changes.

The client may choose to prioritize specific actionable items while building out their financial plan and re-engage with Surpass Yourself to continue with the planning process at a later date.

In certain cases, clients may need to engage with accounting firms or law firms to implement certain aspects of their financial plans. The service that may be provided by those firms is the sole responsibility of the client.

Financial Education and Coaching

Webinars/Seminars are offered to the public or specific groups on a variety of topics such as investing, transitioning into retirement, creating an income stream in retirement, and financial wellness. In addition, financial coaching is available that can focus on a concern the client may have regarding their situation. It is important to note that we are focused on planning and

investing to meet our client's goals and helping them to obtain the knowledge to become financially independent.

Employers and organizations looking to support the financial wellness of their employees or members by offering a value added benefit, may engage with the Firm to tailor a Financial Wellness Program to be delivered on-site, virtual, or using a hybrid arrangement. This may consist of financial educational webinars/seminars or scheduling one-on-one meetings with individual employees looking to take steps to improve their financial future.

Employers and organizations can engage with Surpass Yourself to outline a program based on a needs assessment, preferences, timeframes, and delivery preferences.

Surpass Yourself does not offer a wrap fee program.

As of December 4, 2020, Surpass Yourself Advisors does not manage client assets on either a discretionary or non-discretionary basis.

Item 5 – Fees and Compensation

Surpass Yourself Advisory fees and compensation comes directly from our clients, employers, or organizations that engage in our services. We do not charge transaction fees; however, recommended investments through a client's investment vehicle (i.e., defined contribution plan and/or IRA, investment company, taxable account, HSA, etc.) may charge custodial fees, transaction fees, redemption fees and/or commissions. These fees are independent of the Firm's fees and we do not receive any portion of these additional costs as fees or commissions.

Item 12 – Brokerage Practices describes the factors to consider when selecting or recommending custodians for client's transactions and determining the reasonableness of their compensation (e.g. commissions, fees).

Please note that lower fees for comparable services may be available from other sources. Only you can decide whether the services you are receiving are worth the fees that you are paying.

Financial and Retirement Planning Services:

Fees are flat-rate or hourly depending on the client's needs. The Firm may waive the initial consultation fee and negotiate all rates for services outlined in the Advisory Agreement. Rates for the Financial and Retirement Planning Services range from \$100 per hour to \$150 per hour. Hourly rates can be billed in 30 minute increments. Flat-rate service fees are based on the number of hours (or fraction thereof) required to meet the client's needs. All fees are pre-paid at time of booking, and only after the initial consultation. It is important to note that the initial consultation is critical to ensure that the services we provide match the needs of the client.

Clients may reschedule their pre-paid appointments, or request a full refund within five (5) business days if the Advisory Agreement is terminated, without incurring any advisory fees.

Financial Education and Coaching Services:

Surpass Yourself Advisory fees and compensation comes directly from our clients, employers, or organizations that engage in our services.

Fees are flat-rate or hourly depending on the client's needs. The Firm may waive the initial consultation fee and negotiate all rates for services outlined in the Advisory Agreement. Rates for the Financial Education and Coaching Services range from \$120 per hour to \$150 per hour. Hourly rates can be billed in 30 minute increments. Flat-rate service fees are based on the number of hours (or fraction thereof) required to meet the client's needs. All fees are pre-paid at time of booking, and only after the initial consultation.

For employers and organizations interested in a Financial Wellness Program, travel and expenses associated with the delivery of the services based on the needs assessment, deliverables, and delivery plan may be required. These expenses will be billed based on actual cost and/or time to develop defined deliverables in preparation for the delivery of the services and any follow-up, if necessary.

It is important to note that the initial consultation is critical to ensure that the services we provide match the needs of the client, employer, or organization.

For individual clients, they may reschedule their pre-paid appointments, or request a full refund within five (5) business days if the Advisory Agreement is terminated, without incurring any Advisory fees. For employers and organizations, they may reschedule subject to availability, and may incur change fees as a result of rescheduling as outlined in the Advisory Agreement.

Item 6 – Performance-Based Fees

We do not charge performance-based fees.

Item 7 – Types of Clients

Clients of Surpass Yourself include individuals, families, small businesses, as well as corporations and other organizations that want to provide our services to their employees or members.

We have no account minimums.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis and Investment Strategies:

Surpass Yourself applies both the fundamental and technical analysis along with dividend models in the selection and recommendation of investments. The Firm is focused on asset allocation to apportion funds in a way that meets the client's investment goals and lessens the effects of periodic market fluctuation.

We utilize a number of investment strategies based on goals, risk tolerance, time horizon, and asset allocation which may include buy and hold, sector rotation, as well as value, growth, and small stock investing. In addition, fixed-income strategies may include factors such as type of investment (Government, corporate, etc.), length of maturity, quality, and interest income and rates. The majority of our focus is passive investment management through building portfolios that comprise of various distinct asset classes and broadly diversified.

Risk of Loss:

All investments involve the risk of loss (including loss of principal, a reduction in earnings, including interest income, dividends, and other distributions) and loss of future earnings. The risk when investing includes Systematic Risk which are non-diversifiable, Unsystematic Risk that are diversifiable, and Total Risk which includes the Systematic and Unsystematic Risks. Although we develop financial plans that apportion funds representing the client's investment goals and risk tolerance, there is no guarantee against loss, or a gain. The client should be prepared to bear the risk of loss.

The following are material risks involved in investment strategies and may apply to stocks, bonds, and any other investment or securities:

Inflation (Purchasing Power) Risk: Inflation may erode the buying power of your investment portfolio, even if the dollar value in your investments remains the same.

Reinvestment Rate Risk: Variability in interest rates and the need to reinvest income or principal as interest rates fall.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true; bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are sensitive to the level and direction of interest rates.

Market Risk: Investment's current market value will fall due to a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial conditions.

Exchange Rate Risk: Changes in the relative value of foreign currency compared to the value of home country currency.

Fixed Income Risk: The issuer or guarantor of a fixed income security may be unable or unwilling to make timely payments of interest or principal. The risk is magnified for lower-rated debt securities, such as high-yield securities, which are considered predominately speculative with respect to the ability of issuer to make timely payments of interest or principal.

ETF and Mutual Fund (Investment Companies) Risks: ETF and mutual fund investments typically incur additional expenses based on a pro-rata share of the operational expenses. The risk of owning an ETF or mutual fund generally reflects the risks of owning the underlying securities held by such vehicle. Clients generally incur brokerage costs when investing in ETFs.

Business Risk: Operating risk generally caused by poor management decisions and associated with the nature of the business.

Financial Risk: Relates primarily to those companies that use debt financing (leverage). An inability to meet those debt obligations could lead to bankruptcy and total loss for stockholders.

Legal or Legislative Risks: Legislative changes or court rulings may impact the value of investment, or securities' claim on the issuer's assets and finances.

Political Risk (Country Risk): Political instability in political underpinnings of a country. This is particularly true in emerging economies, but can also occur in highly developed countries.

Limited Markets (Illiquid) Risk: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions these investments may be more difficult to sell or liquidate at prices deemed reasonable.

Item 9 – Disciplinary Information

Neither the Firm nor its principal have been subject to any complaints, disciplinary action, whether criminal, civil or administrative (including regulatory) in any jurisdiction.

Item 10 – Other Financial Industry Activities and Affiliations

The principal of Surpass Yourself Advisors is an independent licensed insurance agent in the state of New Jersey. From time to time as part of Surpass Yourself's financial and retirement planning services, advisory clients may be offered products/services that the principal may recommend in meeting the client's goals, but in no way are clients required to purchase any of these products from the principal. Since Surpass Yourself Advisors is a national virtual practice,

the client will most likely be referred to an agent in the client's home state to purchase the product/service. In return, the Firm may receive a referral fee for such transaction and that referral fee will be disclosed to the Client. Clients should be aware that insurance products/services pay a commission to the insurance agent and that the Client is free to use any insurance agent they deem appropriate.

We may have relationships with organizations and individuals that will benefit our clients which include the following:

- Certified Public Accountants – providing tax services
- Estate Attorneys – providing legal advice and execution of legal documents
- Other Financial Advisors – providing specialized advice based on the client's circumstances.

For the aforementioned referrals, we receive no compensation. Clients are free to investigate, evaluate, and select the best resource(s) for their needs.

Item 11 – Code of Ethics, Participation/Interest in Client Transactions, Personal Trading

As a fiduciary, the firm has a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of our dealings. The firm adheres to and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations, but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield one from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below:

- Integrity - We shall offer and provide professional services with integrity.
- Objectivity - We shall be objective in providing professional services to clients.
- Competence - We shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - We shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.

- Confidentiality - We shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Our conduct in all matters shall reflect credit of the profession.
- Diligence - We shall act diligently in providing professional services.

We will, upon request, provide a copy of our Code of Ethics.

When it comes to investments it is important that we disclose that our firm and its “related persons” (Principal, their immediate family members, etc.) may buy or sell securities the same as, similar to, or different from, those we recommend to clients for their accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives, timelines and risk tolerances.

Item 12 – Brokerage Practices

Surpass Yourself Advisors does not maintain custody of assets. We provide a list of potential custodian/brokers for our clients to explore and implement our investment recommendations. We do not receive any compensation for such referrals, nor are we affiliated with any custodian/brokers that may be part of a list or recommendation.

The Firm will identify a wide range of factors for our clients when selecting a custodian/broker, including but not limited to the following:

- Current relationship with a custodian/broker
- Reputation, financial strength and stability of the custodian/broker
- Combination of services provided that help reduce fees for the client
- Breadth of investment products available (stocks, bonds, mutual funds, ETFs, CDs, Money Market funds, etc.)
- Availability of investment research and tools
- Availability of other products and services
- Quality of services
- Competitiveness of the prices for services (commission rates, margin interest rates, transaction costs, etc.)

We do not utilize research, research-related products or other services obtained from a broker-dealer, custodian, or third-party on a soft dollar commission basis.

Item 13 – Review of Accounts

The Firm's principal and CCO, Michael Nisiotis, will randomly review client's financial plans on a quarterly or at least annual basis and may contact the client through email, or preferred method of communication, to schedule an appointment to follow-up on possible life event changes and the performance of the financial plan.

Item 14 – Client Referrals and Other Compensation

Surpass Yourself does not currently have any affiliated or unaffiliated placement agents or other third parties to introduce clients to Surpass Yourself. However, should third-party marketers or placement agents be engaged, any such compensation arrangements will be disclosed to clients of Surpass Yourself Advisors in accordance with, and otherwise comply with Rule 206(4)-3 under the Advisers Act.

Item 15 – Custody

Surpass Yourself Advisors does not maintain custody or possession of any of its client's funds or securities.

Item 16 – Investment Discretion

Surpass Yourself Advisors does not accept investment discretion.

Item 17 – Voting Client Securities

Surpass Yourself Advisors does not vote proxies for investments of our clients.

Item 18 – Financial Information

Registered investment advisers are required in this item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$1,200 in fees per client six months in advance.