



# ACRISURE<sup>®</sup>

## ASSET & WEALTH MANAGEMENT

### **PART 2A OF FORM ADV - BROCHURE** **February 6, 2023**

This brochure provides you information about the qualifications and business practices of Acrisure Asset & Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (616) 541-6752. 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. This brochure was updated on March 20, 2023. Our previous brochure was updated on October 21, 2022 and again on February 6, 2023.

We are a registered investment adviser. Registration of an adviser does not imply any level of skill or training.

## ITEM 2: MATERIAL CHANGES

In this section, we will discuss only material changes since the last annual update of our Form ADV Part 2A ("Brochure"). Effective February 28, 2023, Gregory Weibley is no longer our President.

Each year, we will ensure that you receive a summary of all material changes, if any, to this and subsequent Brochures within 120 days of the close of our fiscal year. We may also provide other ongoing disclosure information about material changes as necessary. We will provide you our Brochure, at any time, without charge.

Our Brochure may be requested by contacting us at 616.541.6752. Additional information about Acrisure Asset & Wealth Management, LLC is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site also provides information about any persons affiliated with the firm who are registered, or are required to be registered, as investment adviser representatives of Acrisure Asset & Wealth Management, LLC.

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## ITEM 4: ADVISORY BUSINESS

### ***Our Owners and Principals***

Acrisure Asset & Wealth Management, LLC ("we," "us," "our," or the "firm") is a Michigan limited liability company formed on July 28, 2022. We registered as an investment adviser with the Securities and Exchange Commission on October 21, 2022, and our registration became effective on November 22, 2022. We are a wholly owned subsidiary of Acrisure, LLC, a Michigan based limited liability company established on October 17, 2008 (our "Parent"). Our Parent is wholly owned by Acrisure Intermediate, Inc., which in turn is wholly owned by Acrisure Holdings, Inc.

### ***Our Services***

Our services are limited to acting corporate solicitor for one or more registered investment advisers, also referred to as a "promoter" in the SEC Investment Adviser Marketing Rule 206(4)-1, and referred to here as a "solicitor." AAWM will serve as a conduit between clients and third-party advisors with whom AAWM has existing contractual relationships. AAWM will hold itself out to provide investment advice; namely, advising prospective clients ("Prospective Clients") to select an investment adviser based upon the Prospective Client's identified needs. When a Prospective Client expresses an interest in investment advisory services, AAWM will contact the Prospective Client to deliver its Brochure and Brochure supplement and provide a preliminary questionnaire to obtain more information about the Prospective Client. AAWM will subsequently consult with the Prospective Client to learn information either in person, or via a questionnaire, about the potential advisory services the Prospective Client is interested in, in addition to their income range, investible assets, and other investment or financial planning goals.

AAWM will review the applicable information about the Prospective Client in conjunction with the services that each investment adviser it promotes can provide. AAWM will also review the Prospective Client's location in comparison to the investment advisers to determine whether the investment adviser can provide in-person assistance, should the client express a need. AAWM will then promote the investment adviser that it determines best suits the Prospective Client's financial planning or investment needs. AAWM's representatives will follow up with that Prospective Client and make themselves available to answer any questions the Prospective Client has about investing, fees, or the investment advisor.

AAWM will only take the Prospective Client's stated needs into account when choosing which investment adviser to promote. AAWM's recommendation will ultimately depend on which adviser AAWM believes best fits the client's needs. AAWM's recommendation will always put the Prospective Clients' best interests before its own. AAWM will not consider the amount of fees or compensation it earns when it promotes an investment adviser, or, alternatively, promotes multiple advisers to diversify her investment needs.

AAWM's services are aimed at connecting Prospective Clients, as investors, with an investment adviser that can best meet their needs, goals, and objectives. Our services do not extend to advice regarding specific securities or investments, although understanding clients' investments and financial portfolios is helpful when promoting an investment adviser that is best suited to the client's needs. The compensation AAWM receives will be a portion of the investment advisory fees paid by the Prospective Client to the investment adviser.

In connection with the referral, the Prospective Client will receive a copy of Part 2 of our Form ADV, Part 2 of Form ADV from the recommended investment adviser and a separate written disclosure document. Other than referring Prospective Clients to other investment advisers, we do not provide any other investment or financial services.

Compensation arrangements across AAWM's network of advisers will differ. AAWM will aim to connect Prospective Clients with the best investment adviser based on their needs and objectives. This will not always mean the lowest cost adviser nor will AAWM always be able to negotiate the same compensation arrangement with each of the recommended investment advisers. This could create a conflict of interest because we may have an incentive to recommend an investment adviser from whom we receive higher compensation. However, AAWM has established criteria to determine which investment adviser we will recommend to a Prospective Client in order to mitigate the potential for a conflict of interest.

Because we only recommend the services of other investment advisers, we do not have assets under our management.

## **ITEM 5: FEES & COMPENSATION**

We have entered into a solicitation agreement with an investment adviser registered with the SEC, and we intend on entering into additional solicitation agreements in the future. We will not receive compensation directly from Prospective Clients. Instead, if a Prospective Client enters into an investment management agreement with the recommended investment adviser, the investment adviser will pay a us a fee in an amount equal to a portion of the fee collected by the adviser from its client. In addition, from time to time, investment adviser may cover expenses associated with Our participation in business entertainment events hosted by such investment advisers. Other than the fees and business entertainment events described in this section, we will not receive any other fees or expenses paid by investment advisers.

## **ITEM 6: PERFORMANCE-BASED FEES & SIDE-BY-SIDE MANAGEMENT**

We do not accept performance-based fees from Prospective Clients or from other investment advisers.

## ITEM 7: TYPES OF CLIENTS

Because our business is limited to providing referrals to other investment advisers, we do not make recommendations related to specific securities or investments. Currently, we do not have any individual financial planning or investment management clients (“*Individual Clients*”) of our own.. We anticipate referring the following types of Prospective Clients to other investment advisory firms:

- Individuals
- Pension and profit-sharing plans
- Trusts and estates
- Corporations
- Partnerships
- Limited liability companies

We do not open or maintain client accounts, however; the investment advisers to which we may refer you may have requirements for opening and maintaining an account. If there are requirements, they will be disclosed in Part 2 of Form ADV for the recommended investment adviser.

Our Parent is a financial technology and insurance company, and we expect that most of the Prospective Clients will be clients of our Parent. We do not believe that this relationship creates a conflict of interest because Prospective Clients are not required to engage a recommended investment advisory firm. Our Parent corporation may receive insurance referrals from the investment advisory firms that we work with. This may create a conflict of interest, as we have an incentive to refer you to investment advisors with whom we have a relationship with, however, the investment advisors are not required to refer clients to our Parent, and there is not a “quid pro quo” exchange for such referrals.

## ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Because our business is limited to providing referrals to other investment advisers, we do not engage in the analysis of securities or investment strategies. As described under Item 4 above, if we establish referral relationships with multiple investment advisers, we will establish criteria to determine which adviser we will recommend to a Prospective Client.

We strive to use our best judgment in referring a Prospective Client to an investment adviser. Still, we cannot assure a Prospective Client that the investment adviser will manage your investments so that they will be profitable or assure you that no losses will occur in your investment portfolio. Past performance is one relatively important factor in your consideration of any investment or investment adviser, but it is not a predictor of future performance. Actual performance may vary dramatically from historical performance and you may experience significant losses in your account. Many economic and market variables are beyond our control and that of the adviser we recommend or promote, and such variables can affect the performance of your investments.

## ITEM 9: DISCIPLINARY INFORMATION

As a registered investment adviser, we are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of our firm and the integrity of our management. We have no legal or disciplinary events to disclose (i.e., criminal or civil action or administrative proceeding before a regulator or self-regulatory organization proceeding).

## Item 10: Other Financial Industry Activities and Affiliations

We do not engage in any financial industry activities other than soliciting Prospective Clients on behalf of other investment advisers, and promoting those investment adviser. However, our Parent is the parent company of other entities (our "Affiliates") that are engaged in business in the financial industry. The following Affiliates provide investment advisory services:

***Acrisure Investment Advisory Solutions, LLC ("AIAS")***: AIAS is an investment adviser registered in Florida and Vermont that provides referral services to an unaffiliated investment adviser.

***Acrisure Capital Management LLC ("ACM")***: ACM is an exempt reporting adviser that serves as an investment adviser to a related private fund.

***Chadler Investment Advisory Solutions, LLC ("CIAS")***: CIAS is an SEC registered investment adviser that provides investment advisory services primarily to employer-sponsored qualified retirement plans.

We also have one affiliated broker dealer, Burnham & Flower Financial, Inc., and many Affiliates who provide insurance services.

We will not refer Prospective Clients to any of our Affiliates.

## ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

We have adopted a Code of Ethics ("Code") describing the standards of business conduct we expect of all our officers, employees, and advisors. Our Code also describes certain reporting requirements with which particular individuals associated with or employed by us must comply. In particular, our Code is designed to protect our clients and our reputation by deterring misconduct, guarding against violations of the securities laws and establishing procedures to ensure that our representatives conduct themselves ethically at all times. In accordance with Section 204A-1 of the Investment Advisers Act of 1940, we also maintain and enforce written policies and procedures reasonably designed to prevent the misuse of material non-public information by us or any person associated with us.

You may request a copy of our Code by contacting Joel T. Brusk, our Chief Compliance Officer, at 616.541.6752.



## **ITEM 12: BROKERAGE PRACTICES**

Prospective Clients will not become our clients because our only service will be to refer Prospective Clients to other investment advisers. Thus, we will not recommend brokers, have agreements with brokers, or manage client assets for which a broker serves as a custodian.

## **ITEM 13: REVIEW OF ACCOUNTS**

Because all Prospective Clients are referred to other investment advisers, we do not review client accounts or financial plans.

## **ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION**

As stated above, we recommend investment advisers to Prospective Clients. If the Prospective Client signs an investment management or advisory agreement with the investment adviser, the investment adviser will pay us a fee which is a portion of the revenue received by the investment adviser from its client.

We are a wholly owned subsidiary of our Parent. To the extent we are able, we may distribute profits to our Parent and our Parent may distribute its profits to its shareholders. Thus, shareholders of our Parent could indirectly receive compensation for our referrals to other investment advisers. We have no other referral arrangements with any other individual or entity other than described in this paragraph.

Except as described in this Item 14, we do not receive any additional compensation or economic benefit (including commissions, equipment, or non-research services) from a non-client in connection with giving advice to clients.

## **ITEM 15: CUSTODY**

We are not engaged by Prospective Clients so we do not have custody of client funds or securities.

## **ITEM 16: INVESTMENT DISCRETION**

We do not have investment discretion because we do not manage client assets.

## **ITEM 17: VOTING CLIENT SECURITIES**

We do not have, nor will we accept authority to vote client securities. Prospective Clients will receive their proxies or other solicitations directly from their custodian or transfer agent, not from us. Should Prospective Clients have questions regarding a particular solicitation they can contact us directly at 616.541.6752 and we will direct them to the appropriate person.



## ITEM 18: FINANCIAL INFORMATION

We are required to provide you with certain financial information, such as a balance sheet, or disclosures about our financial condition if we have financial commitments that impair our ability to meet contractual and fiduciary commitments to you or if our firm requires prepayment of more than \$500 in fees per client, six months or more in advance. We do not require prepayment of fees and we have not been the subject of a bankruptcy proceeding and do not have any financial commitments that would impair our ability to meet any contractual or fiduciary commitments to you.