

Item 1. Introduction

Lenox Wealth Advisors, LLC dba Wealthspire Advisors (Wealthspire Advisors) is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. We are a subsidiary of NFP Corp. It is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services**What investment services and advice can you provide me?**

Our firm primarily offers the following investment advisory services to clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals).

As part of our standard advisory services, we monitor the securities held in your account(s) on an ongoing, continuous basis. We formally review each client account at least annually. This review is done to monitor your portfolio for compliance with your investment objectives and risk tolerance. This review is a standard part of the asset-based fee you pay. You are responsible to inform us of any changes in your investment objectives and/or financial situation.

Our investment models are based on allocations to stocks, bonds, and/or cash. We use mutual funds and/or exchange traded funds to diversify your portfolio and when appropriate, to invest in specialized market sectors. We may also use separately managed accounts to diversify your portfolio by accessing experienced third-party managers. We typically require a minimum account size of \$1,000,000 for our Wealth Management Services and \$100,000 for our Prosperity Program. *Please also see our Form ADV Part 2A ("Firm Brochure"), specifically Items 4 & 7 which is available online at <https://adviserinfo.sec.gov/firm/summary/158380>*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct**What fees will I pay for your services?**

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. Our Advisory Services (Investment management services and financial planning) are based on a percentage of assets under management and/or a fixed fee basis. Our fee for investment management services shall be an asset-based fee calculated as a percentage of the market value of the assets managed and payable in quarterly installments at the beginning of each calendar quarter. The asset base for the initial quarter shall be calculated on a pro rata basis commencing on the day the assets are initially allocated to us for wealth management services. After the initial quarter, the fee, which is compounded using an average daily balance, may be adjusted in the next billing cycle to account for deposits and withdrawals. The more assets in a client account, the more that client will pay in fees, and the firm may have an incentive to encourage clients to increase the assets in their account. There are two other fees clients are responsible for paying. First are the fees and expenses charged by mutual funds and/or ETFs. Second, clients are responsible for the fees and expenses charged by custodians. *Please see Item 5 in our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/158380>*

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. Here is an example to help you understand what this means: Since the fees we receive are asset-based (i.e., based on the value of your account), a conflict of interest exists any time we recommend that you add to, or keep your assets under our management rather than transferring elsewhere. We owe a duty of loyalty, fairness, and good faith towards our clients, and have an obligation to act in Client's best interest and adhere to the specific provisions of and principles within the firm's written Code of Ethics. *Please see Item 11 in our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/158380>*

KEY QUESTIONS TO 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?

KEY QUESTION TO ASK YOUR FINANCIAL PROFESSIONAL

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

How else does your firm make money and what conflicts of interest do you have?

Our wealth management services are available on an investment platform sponsored by MML Investor Services, LLC (“MML”), an unaffiliated registered broker-dealer and SEC registered investment adviser. However, certain registered representatives and/or investment adviser representatives of MML, who are associated with Lenox Advisors, Inc. (“Relationship Managers”), are authorized to refer clients to us and receive a portion of the compensation paid to MML by us. Lenox Advisors, Inc. is an affiliate of Wealthspire Advisors, under common control of the same parent company, NFP Corp. In addition, Lenox Advisors receive a portion of the compensation paid to MML and attributable to Relationship Managers from MML. *Please see Item 10 in our Firm Brochure* which is available online at <https://adviserinfo.sec.gov/firm/summary/158380>

Lenox Advisors, Inc.

Lenox Advisors, a licensed insurance agency, is also a subsidiary of NFP Corp. Securities and investment advisory services are offered through qualified registered representatives of MML Investors Services, LLC and NFP Corp. Wealthspire Advisors and Lenox Advisors maintain separate and distinct office space; however, we utilize certain resources and administrative personnel of Lenox Advisors.

A potential conflict of interest exists between Wealthspire Advisor and Lenox Advisors as follows:

- Relationship Managers of Lenox Advisors can receive a portion of the referral fee paid by us to MML
- Relationship Managers and other employees Lenox Advisors can have an incentive to recommend our investment advisory services rather than the services of another investment adviser on the MML platform based upon compensation arrangements, such base salaries and bonuses that can be based on the overall profitability of Wealthspire Advisors and Lenox Advisors.

NFP Corp. (“NFP”)

Wealthspire Advisors is owned by NFP which owns other registered investment advisers, broker-dealers, insurance agencies and other product and service providers (“NFP Affiliates”). To the extent we recommend that you purchase or sell products and services from or through NFP Affiliates and these NFP Affiliates and our firm receive compensation as a result of such recommendations. A recommendation that you purchase or sell products or services by or through an NFP Affiliate creates a conflict of interest as it could result in increased compensation to an NFP Affiliate and/or Wealthspire Advisors. *Please see Item 10 in our Firm Brochure* which is available online at <https://adviserinfo.sec.gov/firm/summary/158380>

KEY QUESTION TO ASK YOUR FINANCIAL PROFESSIONAL

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

How do your financial professionals make money?

Wealthspire Advisors’ staff receive a salary and a bonus that is at management’s discretion. Compensation and bonus is not determined by client assets serviced, time and complexity to meet client’s needs, products sold, product sales commissions, or revenue the firm earns from employee advisory services or recommendations.

KEY QUESTION TO ASK YOUR FINANCIAL PROFESSIONAL

- 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?

Item 4: Disciplinary History

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

No for our Firm, but Yes for financial professionals. You may visit www.investor.gov/CRS to research our firm and financial professionals.

Item 5: Additional information

You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #158380. You may also contact our firm at 212-602-4500 or by emailing info@wealthspire.com Go to www.wealthspire.com/CRS to request a copy of this relationship summary and other up-to-date information.