

## Introduction

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Sage Financial Advisors, LLC dba Wealthspire Advisors is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

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

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We offer the following investment advisory services to retail investors: Financial Planning Services; Portfolio Management Services; Pension Consulting; and Selection of Other Advisers. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/107607>.

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on a continuous basis with account reviews at least monthly.

**Investment Authority:** We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. We also offer non-discretionary investment management services whereby we will provide advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

**Investment Offerings:** We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

**Account Minimums and Requirements:** In general, we require a minimum dollar amount to open and maintain an advisory account at \$750,000; however, we may in our sole discretion, accept clients with smaller portfolios.

While we do not impose a minimum requirement to open or maintain an account or establish a relationship, we do recommend different service offerings depending upon a client's investable assets.

Additional information about our advisory services is in *Item 4 of our Firm Brochure*, which is available online at <https://adviserinfo.sec.gov/firm/brochure/107607>.

### 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?

## What fees will I pay?

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The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/107607>.

- **Asset Based Fees - Payable Quarterly in Advance.** Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Fixed Fees -** Our fixed fees range from \$1,500 to \$5,000 payable with an advanced deposit up to \$500 with remaining amount due upon completion of services.
- **Hourly Fees -** Our rate is up to \$200 per hour payable as invoiced.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments.

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.

#### KEY QUESTION TO ASK YOUR FINANCIAL PROFESSIONAL

- Help me understand how these fees and costs may 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 your firm make money and what conflicts of interest do you have?

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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.

Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could provide incentive for us to inflate the valuations of illiquid investments held in your account.

**Personal Trading:** Our firm or persons associated with our firm may buy or sell the same securities that we recommend to you or securities in which you are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. It is our policy that we shall not have priority over your account in the purchase or sale of any securities. Refer to our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/107607> to help you understand what conflicts exist.

#### KEY QUESTION TO 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?

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The financial professionals servicing your account(s) are compensated with salary and bonus based on the amount of client assets they service.

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

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No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose.

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

#### KEY QUESTION TO ASK YOUR FINANCIAL PROFESSIONAL

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

## Additional Information

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You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #107607. You may also contact our firm at (775) 324-7244 or by emailing [info@wealthspire.com](mailto:info@wealthspire.com). Go to [www.wealthspire.com/CRS](http://www.wealthspire.com/CRS) to request a copy of this relationship summary and other up-to-date information.

#### 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?