

## Introduction

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Our firm, Wealthspire Advisors LLC is an investment adviser registered with the Securities and Exchange Commission. We are a subsidiary company 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. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

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We are a registered investment adviser that provides wealth management, investment advisory and financial consulting services to individuals, families, businesses, non-profit organizations and foundations. Our role is to listen, inform and advise. We take a well-rounded, relationship-driven approach to helping our clients develop customized solutions that address a full range of financial issues. Both the financial plan and investment strategy of a client are focused on their personal objectives and risk tolerance.

We begin each relationship with a thorough review of the client's objectives, priorities, and preferences to identify relevant information about a client's assets, goals (e.g., retirement, cash needs, finance college education for children), investment time horizon, risk tolerance, investment restrictions, and investment experience. This information is typically gathered via meetings and written questionnaires and will ultimately inform the construction of a tailored financial plan for the client. This comprehensive plan is regularly updated to address important life transitions and serve as the client's roadmap for long-term financial success. Once we understand the client's plans and objectives, the client and advisor agree on a long-term "investment objective" which sets expectations around risk and potential return and allows for a disciplined investment process. We have a dedicated, centralized investment team and committee which designs the portfolios associated with each investment objective and sets guidelines around best practices such as portfolio rebalancing and tax-loss harvesting. Individual client portfolios are then monitored by client teams on an ongoing basis.

Client portfolios consist primarily, but not exclusively, of mutual funds, exchange-traded funds, and other investments reviewed by our investment research team and consistent with the policy. If appropriate for the client's financial situation, we will also use Separately Managed Accounts for individual corporate, government, and municipal bonds, stocks, variable annuities and other securities as deemed appropriate for the client's account, as we do not restrict our advice to limited types of products or investments. While providing investment management services, we manage accounts on a discretionary basis whereby we will decide to buy and sell investments in the client's account in the amounts and at the times we believe are in the best interest of the client to do so. In select situations, we also offer non-discretionary investment management services where we will provide advice, but you will decide which investments to buy and sell for your account.

### 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?

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/106181>.

## 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. *You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount you make on your investments over time. Please make sure you understand what fees and costs you are paying.* For detailed information regarding our fee schedules, refer to *Item 5 of our Firm Brochure* which is available online at <https://adviserinfo.sec.gov/firm/brochure/106181>.

- **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 encourage you to increase your account value which creates a conflict;
- **Fixed and/or Hourly Fees** - Payable in advance as agreed upon and invoiced;
- **Trustee Services** – Charged separate from investment management fees and payable in advance as agreed upon.

#### 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?

In addition to the above fees paid directly to Wealthspire Advisors, clients may also pay additional fees and/or expenses to other entities in the implementation of their plan. Examples of the most common fees and costs applicable to our clients include:

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

## 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 recommendations and investment advice we provide you. Here is an example to help you understand what that 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.

#### KEY QUESTION TO ASK YOUR FINANCIAL PROFESSIONAL

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

A comprehensive listing of our conflicts can be found in *Items 5, 10, 12, and 14 of our Firm Brochure*, which is available online at <https://adviserinfo.sec.gov/firm/brochure/106181>.

## How do your financial professionals make money?

Our financial professionals are compensated via base salary and bonus, based on fees we collect directly from our clients.

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

No for our firm. Yes for our financial professionals. 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

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 #106181. You may also contact our firm at (212) 973-1200 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?