



## Customer Relationship Summary - Form CRS

### Introduction

Aequitas Investment Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an Investment Advisor located in Hingham, Massachusetts. Brokerage and Investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides information tailored to educate retail investors about financial professionals. Before making an investment decision, please consider all types of accounts, services and providers that can help you achieve your goals.

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

Our principal services include financial planning and portfolio management services to retail investors. Financial planning includes evaluation of retirement goals, educational funding, estate planning, long-term care planning, insurance planning, and charitable planning. Portfolio management includes developing a long-term asset allocation strategy and investment policies to meet your goals. We provide ongoing monitoring of these services as part of our standard service, and we provide quarterly, semi-annual and/or annual progress updates via meetings or written reviews. We recommend that clients invest in a series of no-load or load-waived mutual funds, both passively and actively managed. We also recommend US Treasury and Government Agency securities, municipal bonds, exchange traded funds, individual securities and variable annuities. Please see more information in our [Form ADV Part 2A, Items 4 & 7](#). Our fee structure works best for clients with \$1 million or more in investable assets, however we do not have a stated minimum account size.

All accounts are managed on a non-discretionary basis. We must receive client authorization, written or oral, before executing a transaction.

#### **Conversation starters.** Ask your Financial Advisor:

- 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?

Fees for our standard financial planning and portfolio management services are as follows:

**Written Financial Plans:** A one-time flat fee is calculated based upon the complexity of your circumstances and investment assets. Fees for a financial plan range from \$3,500 to \$7,500.

**On-Going Financial Planning and Portfolio Management Fees:** The fee for on-going financial planning and non-discretionary portfolio management services is based upon: (1) an annual base planning fee and (2) a percentage of assets under management fee (0.35% per year of the account(s) market value). This base fee ranges from \$2,500 to \$12,500, depending on the complexity of your situation. The percentage of assets fee is calculated at the end of each calendar quarter by multiplying the account(s) value times 0.35% and dividing the result by four. Please be aware that the more assets that are managed in your account(s), the more you will pay in fees, and Aequitas may therefore have an incentive to encourage you to increase the size of your account(s).

**Additional fees & expenses:** You are also responsible for other fees and expenses in addition to the advisory fee charged by our firm. Such fees or costs may include brokerage commissions charged by custodians based upon our recommendations as well as fees related to mutual funds, exchange traded funds or fees charged by managers of separately managed accounts.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

**For more detailed information about our fees and compensation, including specialized and non-standard services, please review our [Form ADV Part 2A](#) (specifically Item 5 Page 6 and 7).**

**Conversation starters.** Ask your Financial Advisor:

– Help me understand how these fees and costs might 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 providing recommendations when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment advisor, 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. Below are some examples to help you understand what this means:

- The more assets there are in your investment account(s), the more fees you will pay, and the firm has incentive to encourage you to increase the assets in your account(s). For instance, rollovers from retirement plan assets such as 401K accounts to an Individual Retirement Account that we manage.
- Arrangements with custodians of your assets also present a potential conflict of interest due to services they might provide which may be beneficial to our firm's operations.
- At times, the firm, employees and related persons buy or sell securities that we also recommend to you. While such transactions represent a potential conflict of interest, the firm employs procedures to safeguard your interests. These safeguards are outlined in our [Form ADV Part 2A, Item 11, Page 9](#).

**Conversation starters.** Ask your Financial Advisor:

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

### **How do your financial professionals make money?**

The financial professionals (FP's) of Aequitas Investment Advisors, LLC are salaried employees. Compensation is based upon a variety of factors, including their specific roles, tenure, responsibilities, and contribution to the success of the firm. The success of the firm is partly determined by assets under management which may create a conflict of interest to the extent FP's encourage you to maintain or increase assets in your Aequitas managed account.

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

Our firm has no disciplinary history. Please refer to [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters.** Ask your Financial Advisor:

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

### **Additional Information**

You can find additional information about our services and receive a copy of our relationship summary directly from our website by visiting <https://aequitas-inv.com/> or you can request a copy of our relationship summary via email at [nmd@aequitas-inv.com](mailto:nmd@aequitas-inv.com). You may also contact us directly during business hours by telephone at 781-740-1199.

**Conversation starters.** Ask your Financial Advisor:

– Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?