



## **Form CRS Relationship Summary February 8, 2024**

SpringVest Wealth Management, LLC, dba Fireside Capital Advisors is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ. It is important for you to understand the differences.

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.

### **Relationships and Services**

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

We offer investment advisory services to retail investors by providing multi-generational wealth management and institutional investment consulting. We use professional investment managers via publicly traded mutual funds and other investment vehicles to implement individual investment strategies that are client-specific. You may impose restrictions on investing in certain securities.

Monitoring investments is offered as part of our standard service. Frequency depends upon the size and objective of each account.

For discretionary accounts, we have full trading authority under a limited power of attorney assigned to us. As a result, we will determine both the investments, and how much of each, should be purchased or sold on each client's behalf. We follow the investment strategy as set forth in the investment management agreement. You may place restrictions on our discretion in writing. Nondiscretionary accounts are managed for those not willing or unable to provide limited power of attorney to us.

We do not limit our advice to a particular type of investment.

We do not have a minimum requirement for account size to open or maintain an account or establish a relationship.

Additional information about our advisory services is located in Item 4 of our Firm Brochure and on our [website](#).

### **Fees, Costs, Conflicts, and Standard of Conduct**

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#### ***What fees will I pay?***

Fees based upon a percentage of your portfolio will generally range from 0.40% to 1.5% of assets under management per year, depending on the portfolio size. Fees are charged quarterly in advance based on the total market value of the account, including cash, as provided by the custodian as of the last trading day of the preceding calendar quarter. For accounts with which our management begins during a calendar quarter, fees will be prorated for the number of days remaining in the initial quarterly period. Fees are deducted from accounts with client authorization. Under certain circumstances, services may be provided under an hourly arrangement. Our customary hourly fee is \$250. Fees are negotiable depending on your needs for our services and, therefore, will vary from client to client.

#### **Conversation Starters**

- ❖ 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?
- ❖ 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?

Because we charge an asset-based fee, the more assets there are in your advisory account, the more you will pay in fees. We may therefore have an incentive to grow the assets in your account.

Client accounts pay directly for fees assessed by the custodian, such as transaction, wire, exchange, or custodial fees. Exchange traded funds, mutual funds, and money market funds all have internal management fees and other expenses. More detail regarding internal fund expenses can be found in the prospectus for each investment as provided by the custodian.

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. Additional information about our fees is located in Item 5 of our Firm Brochure.

### ***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 could create 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 are some examples to help you understand what this means. Our practice eliminates these conflicts.

1. We have no other income other than the fees paid by the clients.
2. We have no affiliation or monetary connection with any bank, insurance company, or investment manager.
3. We do not sell products, including annuities.

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

Our financial professionals are compensated via a base salary and discretionary bonus. No one at Fireside Capital Advisors is paid a commission or bonus for selling financial products.

### ***Disciplinary History***

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

No. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### ***Additional Information***

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For additional information about our investment advisory services, please visit our [website](#). For up-to-date information and to request a copy of the relationship summary, please call 469-357-6370.

#### **Conversation Starters**

- ❖ How might your conflicts of interest affect me, and how will you address them?
- ❖ As a financial professional, do you have any disciplinary history? For what type of conduct?
- ❖ Who is my primary contact person? Is he or she an investment adviser representative? Who can I talk to if I have concerns about how this person is treating me?