



## Client Relationship Summary (Form CRS) September 5, 2024

### Item 1. Introduction

SageSpring Wealth Partners (“SageSpring”, “Firm”, “We”, “Us”, “Our”) is an SEC registered investment adviser and provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. [Investor.gov/CRS](https://investor.gov/CRS) offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisors, and investing.

### Item 2. Relationships and Services

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

Our financial professionals offer the following investment advisory services to retail investors: financial planning, portfolio management, pension consulting, selection of other portfolio managers, asset allocation, fee-based insurance, and advisory consulting services. Individual account programs may have specific requirements such as account or investment minimums.

**Account Monitoring:** We will offer you advice on a regular and continuous basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. Account reviews will be conducted at least annually.

**Investment Authority:** We will manage your account on a discretionary basis (i.e., we can buy and sell investments in your account without asking you in advance).

**Investment Offerings and Account Minimums:** We do not offer proprietary products or a limited menu of products and types of investments. Our financial professionals have access to a broad range of investment products including stocks, bonds, ETF/ETNs, no-load and/or load mutual funds, cash and cash equivalents, and other securities that may be deemed in your best interest by your financial professional.

#### **Other:**

#### **Additional Information**

For more information about our services, please read Item 4 and 7 of our ADV Part 2A, which is available at <https://adviserinfo.sec.gov/firm/summary/283515>.

#### **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?”

### Item 3. Fees, Costs, Conflicts, and Standard of Conduct

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

We are paid for our services as follows:

**Asset Based Fees:** For portfolio management services, we charge ongoing asset-based fees (i.e., fees based on a percentage of the value of the assets that we manage). You will pay this fee even if you don’t buy or sell investments. The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will generally be deducted directly from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment. Fees are billed quarterly in advance. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to encourage you to increase the assets in your account by adding funds to the existing account, or by transferring or rolling over assets from other accounts.

**Financial Planning and Consulting:** For financial planning and consulting services, we charge fixed, hourly, or % of assets fees that vary depending on the level of services being offered.

**Third Party Advisory Fees:** Our services also include the selection of other advisers. If we decide to use a third-party advisor to manage all or a portion your account, the fees charged by these third-party advisors will be separate from the advisory fees that we charge.

**Other:** 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. For more information regarding our fees and costs, please review Item 5 of our ADV Part 2A which is available at <https://adviserinfo.sec.gov/firm/summary/283515>.

You may also pay fees and costs applicable to common categories such as custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, account transfer fees, IRA maintenance, and other transactional fees and product-level fees.



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### **Conversation Starters**

"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 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 are some examples to help you understand what this means:

**Investment Accounts:** Generally, we get paid based on the assets in your account. We may recommend that you add assets or funds into that account. Even though that advice may be in your best interest, that advice is conflicted because the more money in your account, the more we would collect in fees from you.

**Commissions:** Our firm and/or our associated persons may receive commissions from the sale of insurance. This conflict is mitigated by our fiduciary duty and adherence to our code of ethics.

**Referrals:** We receive client referrals from third parties to whom we pay referral fees. This is a conflict of interest because we have an incentive to pay referral fees so that the third parties will refer clients to us that they otherwise might not refer to us.

### **Conversation Starters**

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

### ***Additional Information***

For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

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

Our financial services professionals are compensated based on a percentage of assets they manage, on a portion of the total advisory fees received by us, on hourly fees or fixed fees, by insurance sales commissions, and for meeting certain levels of business. Some of our financial professionals are licensed to sell insurance products through insurance carriers.

This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, recommend our advisory services to you, and recommend you purchase insurance products that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

## **Item 4. Disciplinary History**

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

Yes, our financial professionals do have a legal or disciplinary history; however, our firm does not have a legal or disciplinary history. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research SageSpring and our financial professionals.

### **Conversation Starters**

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

## **Item 5. Additional Information**

To find additional information about SageSpring, such as a full copy of the ADV Part 2, and to request a copy of the *Customer Relationship Summary*, please go to [www.sagespring.com](http://www.sagespring.com). If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via phone at 615-861-6100. You may also find a copy of the most recent ADV Part 2 at <https://adviserinfo.sec.gov/firm/summary/283515>.

### **Conversation Starters**

"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?"