



## Form ADV Part 3 – CRS: Client Relationship Summary, 1/3/2024

Aptus Financial is registered with the Securities and Exchange Commission (SEC) as an investment adviser.

Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Q1: What investment services and advice can you provide me?

Aptus provides financial planning and investment advisory services to do it yourself (DIY) investors, who prefer to manage their own money in their own accounts. Our DIY clients have sole discretion over their investment portfolios and Aptus does not monitor their accounts. Aptus focuses primarily on financial planning and cash flow management while recommending a simple, tax-efficient investment strategy. Aptus keeps abreast of the market but makes no effort to forecast or time the market. Aptus recommends index mutual funds and/or ETFs. Aptus does not select individual stocks or bonds and does not select actively managed funds.

#### Additional Information

Additional information is available in our [Form ADV Part 2 brochure](#) and our [Website](#).

#### Conversation Starters

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?”**

### Q2: What fees will I pay?

Aptus provides financial planning and investment advisory services for flat fees. The fees reflect our labor at a rate of \$290 per hour. We have no hidden charges. It is possible that your financial situation may be more complex or less complex than typical and therefore take more time or less time for us to complete our services. In those rare cases, we will increase or decrease the fee (at a \$290 per hour rate) to an amount commensurate with the number of hours it takes us to do the work and you will be notified of this once we have assessed the work involved.

You chose a Limited Review, Comprehensive Plan or Enhanced Comprehensive Plan for the initial process based on your situation, goals, and preferences.

**Comprehensive Plan:** \$3,480 charged after the initial planning meeting.

**Enhanced Comprehensive Plan:** \$4,640 charged after the initial planning meeting.

**Limited Review:** \$1,740 charged after the initial planning meeting.

You chose AptusCare Limited or AptusCare for ongoing support based on your situation, goals and preferences.

**AptusCare:** \$193 per month, charged monthly in advance beginning after the final planning meeting of the initial process.

**AptusCare Limited:** \$97 per month, charged monthly in advance beginning after the final planning meeting of the initial process.

You complete annual reviews.

**Annual Review (Existing Clients Only):** \$1,160 per year, charged after each annual meeting.

The cost of our services may be subject to change on January 1 of each year. Any potential increase will be based on changes in the Consumer Price Index for All Urban Consumers (CPI-U), a measure of inflation calculated by the U.S. Bureau of Labor Statistics (BLS). The current baseline is the CPI as of August 2023. If the CPI reaches 3.45% above the baseline in any month, it may trigger a corresponding increase in prices beginning on January 1 of the following year. If the CPI does not reach 3.45% above baseline in any given month, there will be no increase in January of the following year.

You could incur fees or commissions from other companies as costs to change your existing portfolios. Aptus will, to the extent feasible, fully explain and estimate the total of these expenses. Aptus recommends index mutual funds and/or

ETFs, both of which have expense ratios. Aptus will educate you about these expenses and provide comparative information about alternatives. Aptus receives no compensation, direct or otherwise, for its index fund and ETF recommendations.

In very rare cases, at our discretion, we offer hourly consultations at \$290/hour to people seeking financial advice but not investment recommendations. Aptus also acts as an advisor to workplace defined-contribution retirement plans and provides workplace wellness programs for customized fees based on our labor, technology, and other resources.

### Additional Information

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 is available in our [Form ADV Part 2 brochure](#) and our [Website](#).

### Conversation Starters

Ask your financial professional:

**“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?”**

### Q3: 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 must 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. We offer three different initial planning processes and two different tiers of ongoing support. While all the services reflect our labor hours, we could be incented to recommend a more expensive and time intensive service to fill up our available, billable time more quickly. Please understand that you are free to choose the appropriate level of support for your circumstances.*

### Additional Information

Additional information is available in our [Form ADV Part 2 brochure](#) and our [Website](#).

### Conversation Starters

Ask your financial professional:

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

### Q4: How do your financial professionals make money?

Our planners make a percentage of the flat fees we charge. There is no other source of compensation for our planners.

### Q5: Do you or your financial professionals have legal or disciplinary history?

Aptus has signed administrative agreements with three states regarding failure to register or “notice file” as an advisor in a timely manner after exceeding a de minimis number of clients in those states. As of January 3, 2024, Aptus had notice filed in 31 states and had clients below de minimis levels in an additional 14 states. Aptus has not been the subject of any other legal or disciplinary events, nor have any of its financial professionals.

### Additional Information

You can go to [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research Aptus and its financial professionals.

### Conversation Starters

Ask your financial professional:

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

### Additional Information

Additional information about our services is available in our [Form ADV Part 2 brochure](#) and our [Website](#). If you would like additional, up-to-date information or a copy of this disclosure, please call 501.907.1993 or email [info@aptusfinancial.com](mailto:info@aptusfinancial.com).

### Conversation Starters

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?”**