

Asset Strategy Advisors, LLC (“ASA”) is a Securities and Exchange Commission (“SEC”) registered investment advisor. 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 [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides information tailored to educate retail investors about financial professionals.

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

We principally offer discretionary investment advisory services with at least annual account monitoring; however, some program services will differ as noted below. Discretionary authority allows us to buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to stop. Personal accounts may be held at our custodians – Fidelity Investments, TD Ameritrade or Schwab. We offer a broad menu of investment options; however, our offerings are generally limited to registered securities that trade publicly and can be easily liquidated.

Services	Monitoring	Investment Authority	Limited Offerings	Account Minimums/ Other Requirements
Wrap fee programs	Yes	Yes	No	Yes
Portfolio management	Yes	Yes	No	Yes
Investment recommendations	Yes	Optional	No	Yes
Personal investment strategies	Optional	Optional	No	No
Planning Services	Optional	No	No	No

**Additional information including minimum investment amounts.** Please see [www.adviserinfo.sec.gov/IAPD](http://www.adviserinfo.sec.gov/IAPD) for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1), which contains more information about our programs, account minimums, investment authority, and monitoring.

<i>Ask your financial professional:</i>	<ul style="list-style-type: none"> <li>▪ Given my financial situation, should I choose an investment advisory service? Or brokerage service? Why or why not? How will you choose investments to recommend to me?</li> <li>▪ What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</li> </ul>
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## What fees will I pay?

Our fees are principally asset-based, assessed quarterly, and will change depending on the value of the assets under management. Planning services fees are generally flat or hourly fees and are assessed at the time the services are selected or an on-going basis.

Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

- When we charge asset-based fees, you will pay more if you have more assets in your accounts. We have an incentive to encourage you to increase and grow the amount of money invested in your accounts.
- If you invest in a wrap-fee program, the advisory fee includes most custodian transaction costs and fees. Therefore, fees in this program are higher than other advisory programs and there is an incentive to trade less in these accounts to keep custodial costs lower.
- When we charge hourly fees, our firm has an incentive to recommend actions and services that may result in the representatives and/or the firm receiving additional compensation.
- When we charge flat fees, we are estimating the time and effort needed to provide a service and there is an incentive to charge more to help ensure that the fees received adequately compensate us for the ultimate time and effort used.

There are typically additional fees and costs related to our advisory services that you will pay directly or indirectly, such as custodian fees, platform fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transaction and product-level fees.

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:** For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) and Form ADV Part 1A, Item 5.E., which can be found at [www.adviserinfo.sec.gov/IAPD](http://www.adviserinfo.sec.gov/IAPD). Our fee schedule is given in the new client paperwork. It all depends on asset level, type of program, etc.

<i>Ask your financial professional:</i>	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?
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### 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 a representative of ASA is providing advice as your investment adviser, they have to act in a fiduciary capacity, putting your interest ahead of ours. If a representative is providing a recommendation in a non-fiduciary capacity, they 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 are examples to help you understand what this means.

- We sponsor several advisory programs and offer customized portfolios for; therefore, we may have a financial incentive in recommending these programs to you over other programs on our platform.

<i>Ask your financial professional:</i>	How might your conflicts of interest affect me, and how will you address them?
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**Additional information:** For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at [www.adviserinfo.sec.gov/IAPD](http://www.adviserinfo.sec.gov/IAPD).

### How do your financial professionals make money?

Our professionals earn a percentage of the asset-based, hourly and flat planning fees we earn in addition to a base salary and benefits. Compensation varies based upon the services provided, therefore there is an incentive to recommend services that earn more fees. Additionally, there is an incentive to encourage you to increase the amount of money invested with us to earn more fees.

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

Each representative has different work experiences and legal/disciplinary history and this can change over time. Always 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.

<i>Ask your financial professional:</i>	As a financial professional, do you have any legal/disciplinary history? For what type of conduct?
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### Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting [www.AssetStrategy.com](http://www.AssetStrategy.com); emailing at [info@AssetStrategy.com](mailto:info@AssetStrategy.com) or calling us at 781.235.4426. ASA is affiliated with Asset Strategy Financial Group ("ASFG"), that is a licensed insurance agency. Certain representatives may also be registered with Concorde Investment Services ("CIS"), a registered Broker-Dealer that is a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investment Protection Corporation ("SIPC"). A copy of CIS's Form CRS, which details brokerage services offered to retail customers, is attached and is also available at [www.AssetStrategy.com](http://www.AssetStrategy.com).

<i>Ask your financial professional:</i>	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?
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