

Arkadios Wealth

3.NF-EMC-05-0620

CUSTOMER RELATIONSHIP SUMMARY

June 30, 2020

Helping you make an informed decision

Introduction	Arkadios Wealth Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as a Registered 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 Investor.gov/CRS , which also provides educational materials about broker-dealers, investment advisers, and investing.
What investment services and advice can you provide me?	<p>We offer investment fee based advisory services to retail investors, including portfolios built with equity products, options, funds, fixed income products, alternative investments and insurance related annuities. Additionally, Advisors offer the ongoing monitoring of holdings. You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”). In non-discretionary accounts the retail investor makes the ultimate decision regarding the purchase or sale of investments. A fee-based account that is non-discretionary allows the client to make the ultimate decision(s) regarding transactions. The firm’s advisors can also offer financial planning services. Advisors will use information, including but not limited too, that you provide pertaining to your risk tolerance, financial objectives and time horizon. Advisors may also utilize third party managers in managing your account. The third-party managers manage accounts using investment discretion, meaning that the client is not required to approve every proposed transaction. The client grants discretion to the third-party manager in a separate agreement between the client and the third-party manager. Our Advisors will provide you with the firm’s ADV (which outlines the firm services) but also provide you with their ADV 2B which has information on their background, education, licenses and qualifications. Moreover, information on our Advisors can be found at: https://brokercheck.finra.org/ or https://www.adviserinfo.sec.gov/IAPD/IAPDIndvISummary.aspx?INDVL_PK=2765527.</p> <p>Any account limitations and or account minimums can be found in the firm’s ADV Part2A and or the client’s Advisory Agreement. Our Advisory accounts do have minimums but these are negotiable. Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might have lower costs. We perform ongoing monitoring of your advisory account no less than annually, which is done by your investment advisor. We will ensure confirmations and statements are sent to you either by mail or electronically. Feel free to discuss with Advisor which type of account is best for you and why or why not.</p> <p>For additional information, please see our ADV 2A, ADV 2B, and our website: www.arkadioscapital.com</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none"><input type="checkbox"/> Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?<input type="checkbox"/> How will you choose investments to recommend to me?<input type="checkbox"/> What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
What fees will I pay?	The amount paid to our firm and your financial professional is based on a percentage of the value of the cash and investments in your advisory account, and generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account on a monthly or quarterly basis. This fee is a percentage based on the total assets under management by your advisor. You may pay a transaction fee (also known as a ticket charge) when we buy and sell an investment for you. The fees you pay are negotiable so you may pay more for the same service than another investor. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. You will also pay fees to a broker-dealer or bank that will hold your assets (called “custody”). You pay our fee even if you do not buy or sell. The more assets there are in your account, the more you will pay in fees, and the firm may therefore has an incentive to encourage you to increase the assets in your account. The fee charged in a wrap fee account is charged quarterly or annually for the overall portfolio management services and includes trade

	<p>execution costs. Asset based fees associated with the wrap fee program will include most transaction costs and fees to a broker and are therefore higher than a typical asset-based advisory fees. Your financial professional is permitted to recommend the use of third-party money managers that offer wrap fee programs. Your financial professional is permitted to recommend the use of third-party money managers where additional fees may apply. Other fees and costs related to investment advisory services and investments may include custodian fees, account maintenance fees, fees related to mutual funds, variable annuities and other transactional 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. Our Advisory accounts do have minimum fees which can be found in our ADV part 2A, and Wrap Fee Brochure. Please make sure you understand what fees and costs you are paying.</p> <p>Conversation Starter. Ask your financial professional— <input type="checkbox"/> 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?</p>
<p>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?</p>	<p>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 affect the recommendations, we provide you. Your Advisor, the firm or its affiliates may make money or incentives from investment advisory services provided to retail investors. These may be in the form, or through of Proprietary Products, Affiliated Trading, Dealer Reallowances, Money Market Products, Revenue Sharing, Expense Sharing, Sponsor Paid Due Diligence Programs or Third-Party Payments. Thus, your Advisor may have incentive to invest in certain products. Your financial professional could favor his/her larger clients when deciding whom to contact regarding investment decisions in times of a volatile or active market. Your financial professional is allowed to negotiate the fee they charge, which will result in different clients paying different fees for similar services. Your financial professional is compensated by charging a fee based on a percentage of the value of your account, rather than for each transaction you make. This could result in higher compensation to your financial professional than would be paid in a non-advisory account. The firm and its advisor will make more money as the assets in your account increase. For additional information, please see our ADV 2A, ADV 2B, and our website: www.arkadioscapi.com</p> <p>Conversation Starter. Ask your financial professional— <input type="checkbox"/> How might your conflicts of interest affect me, and how will you address them?</p>
<p>How do your financial professionals make money?</p>	<p>Your financial professional receives a percentage of the asset-based fee and wrap fee as described above, which means your financial professional will receive a greater percentage of the asset-based fee as the revenue generated by your financial professional increases. As some Advisors engage in financial planning, they may receive compensation from those clients (who may or not have advisory accounts with the firm). Financial planning may be provided for a lump sum or an hourly wage depending on the agreement with the client</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>Yes, please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. Specific information on our firm and financial professionals can be found at https://adviserinfo.sec.gov/.</p> <p>Conversation Starter. Ask your financial professional— <input type="checkbox"/> As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
<p>Additional Information</p>	<p>For additional information about our brokers and services, visit https://www.investor.gov/, https://brokercheck.finra.org/, our web site https://arkadios.com/, or your account agreement. To report a problem to the SEC, visit https://www.investor.gov/ or call the SEC at 1-800-732-0330. For additional firm information, please call 404-445-0035.</p> <p>Conversation Starter. Ask your financial professional— <input type="checkbox"/> 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?</p>