

# Arkadios Wealth

3.NF-EMC-05-0620

## CUSTOMER RELATIONSHIP SUMMARY

June 30, 2020

Helping you make an informed decision

<b>Introduction</b>	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 <a href="https://investor.gov/CRS">Investor.gov/CRS</a> , which also provides educational materials about broker-dealers, investment advisers, and investing.
<b>What investment services and advice can you provide me?</b>	<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: <a href="https://brokercheck.finra.org/">https://brokercheck.finra.org/</a> or <a href="https://www.adviserinfo.sec.gov/IAPD/IAPDIndvISummary.aspx?INDVL_PK=2765527">https://www.adviserinfo.sec.gov/IAPD/IAPDIndvISummary.aspx?INDVL_PK=2765527</a>.</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><b>For additional information</b>, please see our ADV 2A, ADV 2B, and our website: <a href="http://www.arkadioscapital.com">www.arkadioscapital.com</a></p> <p><b>Conversation Starters. Ask your financial professional—</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> <b>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?</b></li><li><input type="checkbox"/> <b>How will you choose investments to recommend to me?</b></li><li><input type="checkbox"/> <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li></ul>
<b>What fees will I pay?</b>	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><b>Conversation Starter. Ask your financial professional—</b>  <input type="checkbox"/> <b>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?</b></p>
<p><b>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?</b></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. <b>For additional information</b>, please see our ADV 2A, ADV 2B, and our website: <a href="http://www.arkadioscapi.com">www.arkadioscapi.com</a></p> <p><b>Conversation Starter. Ask your financial professional—</b>  <input type="checkbox"/> <b>How might your conflicts of interest affect me, and how will you address them?</b></p>
<p><b>How do your financial professionals make money?</b></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><b>Do your financial professionals have legal or disciplinary history?</b></p>	<p>Yes, please visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> 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 <a href="https://adviserinfo.sec.gov/">https://adviserinfo.sec.gov/</a>.</p> <p><b>Conversation Starter. Ask your financial professional—</b>  <input type="checkbox"/> <b>As a financial professional, do you have any disciplinary history? For what type of conduct?</b></p>
<p><b>Additional Information</b></p>	<p>For additional information about our brokers and services, visit <a href="https://www.investor.gov/">https://www.investor.gov/</a>, <a href="https://brokercheck.finra.org/">https://brokercheck.finra.org/</a>, our web site <a href="https://arkadios.com/">https://arkadios.com/</a>, or your account agreement. To report a problem to the SEC, visit <a href="https://www.investor.gov/">https://www.investor.gov/</a> or call the SEC at 1-800-732-0330. For additional firm information, please call 404-445-0035.</p> <p><b>Conversation Starter. Ask your financial professional—</b>  <input type="checkbox"/> <b>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?</b></p>

# ARKADIOS CAPITAL

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<b>What investment services and advice can you provide me?</b>	<p>If you open a brokerage account, you will pay us a transaction-based fee, generally referred to as a commission, every time you buy or sell an investment. We engage in the buying and selling of securities, may or may not make recommendations, and we provide execution services for our bond business. We offer different types of accounts such as cash, margin, option, municipal, and direct business accounts such as 529 plans, variable annuities/life, and private placements. There is not an account minimum to open an account with us, and we do not engage in the ongoing monitoring of your brokerage account. With a brokerage account you may select investments, or we may recommend investments for your account, but the ultimate investment decision as to your investment strategy and the purchase or sale of investments will be yours. Other firms could offer a wider range of choices, some of which might have lower costs. We can offer you additional services to assist you in developing and executing your investment strategy, but you might pay more. We will deliver account statements to you each quarter in paper or electronically. We offer a wide range of investments such as equities, fixed income, municipal securities, mutual funds, U.S government securities, 529 plans, CDs, variable annuities, options, exchange traded funds, and engage in underwritings and private placements.</p> <p><b>For additional information, please see the Disclosure Statement and our website:</b> <a href="http://www.arkadioscapital.com">www.arkadioscapital.com</a></p> <p><b>Conversation Starters. Ask your financial professional—</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> <b>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?</b></li><li><input type="checkbox"/> <b>How will you choose investments to recommend to me?</b></li><li><input type="checkbox"/> <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li></ul>
<b>What fees will I pay?</b>	<p>The fee you pay is based on the specific transaction and not the value of your account. You will pay a fee every time you buy or sell an investment in the form of a ticket charge. The ticket charge will vary depending on the type of security purchased or sold. In addition to a ticket charge, you could be charged a commission by your financial professional. The commission charge is at the discretion of the financial professional and is based on the specific transaction and not the value of your account. With investments, such as bonds, this fee might be part of the price you pay for the investment (called a “mark-up” or “mark down”). With mutual funds, this fee (typically called a “sales charge”) reduces the value of your investment. Some mutual funds offer “break points” depending on how much you invest, which could decrease the amount of sales charge you pay. 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. You may pay additional fees, such as custodian fees, account maintenance fees, account termination fees, transfer fees, and account inactivity fees. The more transactions in your account, the more fees you will be charged. We therefore have an incentive to encourage you to engage in transactions. You will pay fees and charges whether you make or lose money on your investments. Fees and charges will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and charges you are paying. <b>For additional information</b>, please see the Disclosure Statement and our website: <a href="http://www.arkadioscapital.com">www.arkadioscapital.com</a></p>

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<p><b>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?</b></p>	<p>We must act in your best interest and not place our interests ahead of yours when we recommend an investment or an investment strategy involving securities. When we provide any service to you, we must treat you fairly and comply with a number of specific obligations. Unless we agree otherwise, we are not required to monitor your portfolio or investments on an ongoing basis. Our interests can conflict with your interests. When we provide recommendations, we must eliminate these conflicts or tell you about them and in some cases reduce them. You should understand and ask us about the conflicts below because they may affect your decision to open an account with us or engage in transactions. A conflict exists when your financial professional is incentivized to have more clients and manage more assets because of the time and complexity required to meet all of client’s needs, understand all of the product sold, and what product sales commissions are in each client’s best interest.</p> <p>We can make extra money by selling you certain investments, such as new issues, either because they are managed by someone related to our firm or because they are offered by companies that pay our firm to sell their investments. Your financial professional also receives more money if you buy these investments. We have an incentive to offer or recommend certain investments, such as private placements, mutual funds or money market funds, because the manager or sponsor of those investments shares with us revenue it earns on those investments. You may pay a 12b-1 fee which is a fee charged by a mutual fund company to pay for their marketing fee, custodial, and administrative fee. Part of this fee is received by the financial professional. Your financial professional compensation varies depending on the product in which you invest. For example. Your financial professional may receive greater compensation investing your money in a variable annuity rather than in a mutual fund or buying and selling individual securities rather than purchasing a mutual fund. In addition, your financial professional could receive further compensation for additional riders/benefits added to a variable annuity. Your financial professional receives transaction-based compensation, the more trades in your account, the more fees are charged you, so there is an incentive to have you to trade often. 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.</p> <p><b>For additional information, please see the Disclosure Statement and our website:</b>  <a href="http://www.arkadioscapi.com">www.arkadioscapi.com</a></p> <p><b>Conversation Starter. Ask your financial professional—</b></p> <p><b>☐ How might your conflicts of interest affect me, and how will you address them?</b></p>
<p><b>How do your financial professionals make money?</b></p>	<p>Your financial professional receives a percentage of the transaction-based fees described above which means your financial professional will receive a greater percentage of the transaction-based fees as the revenue generated by your financial professional increases.</p>
<p><b>Do your financial professionals have legal or disciplinary history?</b></p>	<p>Yes, please visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> 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 <a href="https://brokercheck.finra.org/">https://brokercheck.finra.org/</a>.</p> <p><b>Conversation Starter. Ask your financial professional—</b></p> <p><b>☐ As a financial professional, do you have any disciplinary history? For what type of conduct?</b></p>
<p><b>Additional Information</b></p>	<p>For additional information about our brokers and services, visit <a href="https://www.investor.gov/">https://www.investor.gov/</a>, <a href="https://brokercheck.finra.org/">https://brokercheck.finra.org/</a>, our web site <a href="https://arkadios.com/">https://arkadios.com/</a>, or your account agreement. To report a problem to the SEC, visit <a href="https://www.investor.gov/">https://www.investor.gov/</a> or call the SEC at 1-800-732-0330. For additional firm information, please call 404-445-0035.</p> <p><b>Conversation Starter. Ask your financial professional—</b></p> <p><b>☐ 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?</b></p>