

[Aspire Wealth Architects \(“Aspire”\)](#) is registered with the [U.S. Securities and Exchange Commission \(“SEC”\)](#) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. There are free tools available for investors to research firms and financial professionals at [Investor.gov/CRS](#). This site also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Aspire offers investment advisory services to retail investors. Our firm offers financial planning and portfolio management for individuals and/or small businesses. These services include the creation of a financial plan based on each client’s aspirational and tolerable levels for personal financial goals, savings and other sources of income, and investment risk. Typically, Aspire’s investment selection is centered on broadly diversified, low-cost index funds called exchange-traded funds or ETFs. Each recommended client portfolio generally includes a variation of three ETFs. However, the firm also offers advice on other investment products including: Mutual funds, securities traded over-the-counter, corporate debt securities, variable annuities, municipal securities and individual foreign and domestic equities. These other investments are typical of an account with limited investment choices, such as a 401(k) held outside of Aspire, or an existing client account in which tax considerations would play a critical role in management of these holdings. Our regular services include at least weekly monitoring of your financial plan’s funded status which relates to its level of confidence. Aspire will manage your account(s) with discretionary authority, meaning you authorize Aspire to buy and sell securities within your account(s) without contacting you first. However, every client has the right to set certain restrictions or instructions on their own account. Aspire does not require an account minimum to engage our services. For more detailed information about our services, refer to our [Form ADV 2 Brochure](#).

QUESTIONS YOU SHOULD ASK THE 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?***

WHAT FEES WILL I PAY?

Description of Principal Fees and Costs – Aspire typically charges its retail clients fees based on the total household assets that are being managed. Clients will be charged at an annual rate agreed upon in their advisory agreement and the fees normally range from 0.50% to 1.25%. Fees are billed quarterly in advance. As an investment adviser which charges an asset-based fee, the more assets there are in a retail investor’s advisory account, the more a retail investor will pay in fees, and the firm therefore has an incentive to encourage a retail investor to increase the assets in his or her account.

Description of Other Fees and Costs – Aspire’s advisory fees do not include commissions, transaction fees, account maintenance fees, and other related expenses charged by the custodian to your account. Additionally, ETFs, mutual funds, and annuities carry internal management fees and other expenses which are disclosed in the product’s prospectus or disclosure document.

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.** The fees for investment advisory services are described in detail in our firm’s ADV, in particular, [Part 2 Brochure](#), Items 5.A., B., C., and D and each client’s agreement.

QUESTIONS YOU SHOULD ASK THE 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?**

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 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.

When you are charged an asset-based fee, the more assets there are in your account, the more you will pay in fees. It will benefit Aspire to recommend that clients increase the assets in accounts managed by us.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

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

Additional Information – For more detailed information regarding conflicts of interest, please see our [Form ADV, Part 2 brochure](#).

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

At Aspire, we look at employees as part of an ensemble team. All employees, including our financial professionals, are paid a flat salary and non-cash compensation in the form of an employee benefits package. Each financial professional and employee can earn a quarterly bonus which is based on the profitability of the firm, not their individual performance or amount of client assets under management.

Our employees and financial professionals do not receive any other type of payment from our firm except for compensation which is derived from the firm's intake of fees from its clients.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, our firm does not have legal or disciplinary history.

Yes, our financial professionals have legal or disciplinary history.

Please see Investor.gov/CRS for a free search tool to research Aspire and our financial professionals.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

- **As a financial professional, do you have any disciplinary history? If so, for what type of conduct?**

You may find additional information about our Firm and your Financial Professional on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Please call us at 412-879-0584 for up-to-date information about our services or to request a copy of our relationship summary.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

- **Who is my primary contact person?**
- **Is he or she a representative of an investment adviser?**
- **Who can I talk to if I have concerns about how this person is treating me?**