



STEGENT EQUITY ADVISORS, INC.

*Financial Planning • Investments • Tax*

## **Form CRS Relationship Summary** **March 8, 2023**

Stegent Equity Advisors, Inc. is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ. It is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Relationships and Services**

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

We offer investment advisory services to retail investors which include asset management, financial planning, retirement planning and tax planning. We may recommend investment subadvisory services from independent managers utilizing one or more of their investment strategies. Monitoring investments is offered as part of our standard service. Frequency depends upon the size and objective of each account.

We manage most client accounts on a discretionary basis. We have limited power of attorney which only grants us trading authority, fee deduction and receipt of duplicate statements and confirmations. We also offer non-discretionary services, which means that you make the ultimate decision regarding the purchase or sale of investments.

We do not limit investment advice with respect to limited types of investments.

We have a minimum account size of \$250,000. These minimums may be waived under certain circumstances. For example, they may be waived to accommodate accounts of an existing client's family members which do not meet the stated minimums.

Additional information about our advisory services is located in the Advisory Business section of our [Firm Brochure](#) and on our [website](#).

#### **Fees, Costs, Conflicts, and Standard of Conduct**

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##### **What fees will I pay?**

Hourly fees for financial planning range between \$150 and \$400. Fees based upon a percentage of your portfolio will generally range from 0.50% to 1.0% of assets under management per year, depending on the nature of the services provided and the portfolio size. Accounts below our minimum may incur an annual fee above 1%. Investment management fees are paid in advance on a quarterly basis, at the beginning of each calendar quarter. Fixed fees may be offered on written financial plans, which typically range

##### **Conversation Starters**

- ❖ 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?
- ❖ 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?

from \$2,500 to \$5,000, depending on the complexity of your financial situation. Half of the fee is due up front, with the remainder due upon presentation of the plan. Fees are negotiable.

Because we charge an asset-based fee, the more assets there are in your advisory account, the more you will pay in fees. We may therefore have an incentive to encourage you to increase the assets in your account.

Investing in mutual funds and ETFs will incur the investment company's set of internal fees for the fund's investment management, marketing, administration and marketing assistance (also applies to any money market fund purchased in your account) and may incur the custodian's transaction fee for providing access to a universe of mutual fund families through one account.

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 about our fees is located in the Fees and Compensation section of our [Firm Brochure](#).

## **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 some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Additional information about our conflicts of interest can be found in the Other Financial Industry Activities and Affiliations section of our [Firm Brochure](#).

Our revenue is derived from the advisory fees we collect from your accounts each month. We do not receive compensation for the sale of securities to our clients. We do not receive compensation from any fund manager or other third-party for the investments that are selected for client accounts.

## **How do your financial professionals make money?**

Our financial professionals are compensated based on revenue generated from assets under management, financial planning, tax returns and insurance. Clients are encouraged to utilize our full suite of services.

### **Conversation Starters**

- ❖ How might your conflicts of interest affect me, and how will you address them?
- ❖ As a financial professional, do you have any disciplinary history? For what type of conduct?
- ❖ Who is my primary contact person? Is he or she an investment adviser representative? Who can I talk to if I have concerns about how this person is treating me?

## **Disciplinary History**

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

No. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

## **Additional Information**

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For additional information about our investment advisory services, please visit our [website](#). For up-to-date information and to request a copy of the relationship summary, please call 713-840-9300.