

## SVA Wealth Management, LLC - Form CRS Relationship Summary

June 30, 2020

SVA Wealth Management, LLC (“SVA WM” or “we”) is registered with the U.S. Securities and Exchange Commission (SEC) as an 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](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer a range of investment advisory, financial planning and consulting services to retail investors. We also provide investment management services on a wrap fee basis in accordance with our investment management wrap fee program. We manage investment accounts on both a discretionary and a non-discretionary basis. A discretionary account allows us to buy and sell investments in your account without asking for your approval in advance. A non-discretionary account means that you decide what investments to buy and sell. We generally prefer to manage accounts with minimum investable assets of \$250,000; however, account minimums are subject to negotiation. As part of your portfolio management services, we will continuously monitor your investments and provide advice. We do not limit the types of investments that we recommend.

*For additional information, please see our Form ADV Part 2A, Items 4, 7, 13 and 16.*

#### **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?

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

We are customarily compensated on the basis of fees calculated as a percentage of assets under management, as set forth in the table below. SVA WM does not charge performance fees. The more assets there are in your account, the more you will pay in fees, so we have an incentive to encourage you to increase the assets in your account.

<b>Assets under Management</b>	<b>Annual Fee*</b>
First \$1,000,000	1.00%
Next \$1,000,000	0.90%
Next \$2,000,000	0.80%
Next \$1,000,000	0.70%
Over \$5,000,000	0.60%

\* Subject to a minimum quarterly fee of \$625, or \$2,500 annually.

When clients place restrictions on certain assets, SVA WM will ask for those restrictions to be put in writing and SVA WM may charge a lower fee on those assets than those disclosed above or no fee at all depending upon the services provided related to such assets. For a limited number of clients SVA WM provides summary reporting and/or oversight of all investable assets, some of which are not directly managed by SVA WM. The fees for this service are negotiable.

**Financial Planning, Consulting and Non-Discretionary Investment Management Fees.** Fees for financial planning services and the preparation of a full financial plan are individually negotiated and subject to a minimum fee of \$1,500. Fees for limited financial services are generally charged on an hourly fee basis and are determined on a case-by-case basis, based on the level of expertise and sophistication required to deliver such a plan. SVA WM charges an hourly fee of \$150 to \$350 per hour, with a \$1,500 minimum fee for an initial consultation and follow-up summary. SVA WM reserves the right to waive this minimum fee on a case-by-case basis. Fees for consulting services are individually negotiated, outlined within the individual investment consulting agreement and may include asset-based, flat or hourly fees. Fees for non-discretionary investment management services generally follow the fee schedule in the table outlined above, although in certain cases we negotiate a flat fee arrangement.

**Retirement Plan Services.** Fees for retirement plan services charged to each client will be determined with the client and detailed in the agreement for services. Fees for retirement plan services shall not exceed 1.00% annually of the plan’s total market value. In certain cases, we negotiate a flat fee arrangement.

**SVA Wrap Fee Program.** SVA WM’s fee for wrap account management services generally ranges from 0.50% to 1.00% per year and is payable in accordance with the agreement entered into between SVA WM and the wrap fee program sponsor.

Clients may pay other expenses in addition to the fees paid to us. For example, clients may pay costs such as bank fees, margin interest, national securities exchange fees, clearing fees, brokerage commissions, transaction fees, custodial fees, transfer taxes, wire transfer fees, and other fees and taxes charged to accounts and securities transactions, which are unrelated to the fees collected by us. Mutual funds, partnerships, REITS and other collective investment vehicles also charge internal management fees, which are disclosed in the vehicle's offering documents.

*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.*

*For additional information, please see our Form ADV Part 2A brochure Items 5 and 6.*

**Conversation Starter:**

- 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 some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations we provide you. Here are some examples to help you understand what this means.*

- Third-Party Managers: When we recommend a portion of a client's account be managed directly by a third-party manager, we charge our management fee on those assets in addition to the fees charged by a third-party manager.
- Services by Affiliates: Some clients may also use the accounting services of SVA CPA, an accounting firm affiliate, and have SVA WM pay for such services out of their management fee paid to SVA WM. Clients should be aware that when the accounting services of SVA CPA are recommended, SVA WM and other individuals associated with SVA WM do not evaluate similar accounting or other services, which may be available to the client from other providers, nor does SVA WM supervise, evaluate, or monitor those services on behalf of the client

*More detailed information can be found on our Form ADV Part 2 Items 11, 12, and 18.*

**Conversation Starter:**

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

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

Our financial professionals are primarily compensated with a fixed annual salary. Additional compensation may be based on the amount of client assets they service, the time and complexity needed to meet a client's needs and the revenue the firm earns from advisory services. There is no compensation linked to the investments offered or from sales commissions.

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

Yes. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter:**

- As a financial professional, do you have any disciplinary history? For what type of conduct?

**Additional Information** For additional information about our services or to request a copy of Form CRS, please contact us at: 1221 John Q. Hammons Drive, Madison, Wisconsin 53717, telephonically at (608) 824-8800 or via our website at [www.SVAfinancial.com](http://www.SVAfinancial.com).

**Conversation Starter:**

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