



Client Relationship Summary (CRS) Form

Item 1: Introduction

Asset Strategy Consultants, LLC (“ASC”) is registered with the Securities Exchange Commission (“SEC”) as a Registered Investment Adviser (“RIA”). As an RIA, our services and compensation structure differ from that of a registered broker-dealer, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. Asset Strategy Consultants is a Securities and Exchange Commission (SEC) registered investment adviser, founded in 1991 in the State of Maryland.

Item 2: Relationships & Services

What investment services and advice can you provide me?

We provide investment advisory services, including discretionary and non-discretionary investment, and consulting services to individuals, high net worth individuals, trusts, and estates (our “retail investors”).

When a retail investor engages us to provide investment management services, we monitor, on an ongoing basis, the investments in the accounts over which we have investment authority. When engaged on a discretionary basis, we have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. When engaged on a non-discretionary basis, the retail investor makes the ultimate decision regarding the purchase or sale of investments. In either case, our investment authority over your account(s) shall continue until our engagement is terminated.

When a retail investor engages us to provide financial planning and consulting services, we rely upon the information provided for our review and do not verify or monitor any such information while providing this service. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor.

Additional Information: For more detailed information about our Advisory Business and the Types of Clients we generally service, please see the Advisory Business section beginning on Page 4 of our [ADV Part 2 Brochure 3-20-24](#). We also encourage you to ask the following questions:

*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?

Item 3: Fees Conflicts, & Standards of Conduct

What fees will I pay?

We provide our investment advisory services on a fee basis. When engaged to provide investment management services, we shall charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee is negotiable and generally ranges from 1.25% (\$2 Million and below) to 0.75% (for assets up to \$10 Million) and negotiable over \$10 Million of client assets, depending on a number of factors including the dollar amount of assets placed under our management, the representative assigned to the account, the complexity of the overall engagement, and other factors. Specific investment strategies, to the extent utilized, may result in additional fees. We typically deduct our AUM Fee from one or more of your investment accounts, in arrears, on a quarterly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

We offer our financial planning and project consulting on a fixed fee basis, typically ranging from \$2,500 to \$25,000, depending on the scope and complexity of the engagement.

Other Fees and Costs: Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for certain mutual fund transactions). These charges will be assessed in accordance with the qualified custodian's transaction fee/brokerage commission fee schedule. In addition, relative to most mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses). 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. In addition, consider asking the following question:

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?

Additional Information: For more detailed information about our fees and costs related to our management of your account, please see the Fees and Compensation section beginning on Page 7 of our [ADV Part 2 Brochure 3-20-24](#).

What are your legal obligations to me when acting as my investment adviser?

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.

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis, with a bonus component. Financial professionals compensated on a salary basis receive a base compensation package and will be eligible to receive additional discretionary bonus compensation based upon overall firm performance and the individual job performance of the financial professional.

Item 4: Disciplinary History

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

Since our inception in 1991, neither our firm nor any of our consultants and principals have been involved in any actual or threatened litigation, administrative or regulatory action, or similar investigation proceedings relating to investment consulting assignments.

We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals.

Item 5: Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of our [ADV Part 2 Brochure 3-20-24](#) or this relationship summary. Our Chief Compliance Officer may be reached by phone: 410-528-8282.

You can find additional information about our services by visiting www.assetstrategyconsultants.com; emailing at info@assetstrategyconsultants.com or calling us at 410-528-8282.