

# Savant Wealth Management – Client Relationship Summary

Savant Wealth Management (“we”, “our” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers, and investing.

## What Investment Services and Advice Can You Provide Me?

We provide discretionary investment management services to individuals and their trusts and estates (“you”, “clients” or our “retail investors”). We manage portfolios based on each client’s unique investment objectives, risk tolerance, investment time horizon, withdrawal requirements and other special circumstances. We monitor clients’ portfolios periodically and make changes to them as we deem necessary.

We manage portfolios on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. You can place reasonable restrictions on the securities that we buy by notifying us, in writing.

We do not have to limit the scope of the universe of securities that we use in managing client accounts. However, we generally construct and manage portfolios containing a blend of mutual funds and exchange traded funds (“ETFs”) that we perceive as low-cost, across a broad spectrum of equity, fixed income and alternative asset classes. In some limited circumstances we may incorporate individual equity or fixed income securities or use option strategies. We have a minimum fee for our retail investors which ranges from \$10,000 to \$3,000 depending on the complexity of the services that we provide although we reserve the right to waive the minimum.

We also make available tax preparation services, financial planning, trust and estate settlement services, tax consulting and business succession planning through our wholly owned subsidiary, Savant Tax & Consulting and estate planning document preparation and other legal services through our affiliated law firm, Savant Legal LLP. When we provide those services, we rely upon the information clients provide and do not verify or monitor it.

For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7, respectively in our [Form ADV Part 2A](#).

### 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 provide services to you and receive fees only from you. We do not accept commission from any third parties in connection with those services. Our investment advisory fee is based on a percentage of your assets under our management and ranges from 1.25% to 0.50% based upon the amount of your assets under our management and the complexity of the services we provide. We either deduct our fee from one or more of your investment accounts or bill you for our services on a quarterly basis, in advance. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us.

For stand-alone financial planning, consulting, tax and accounting services, we typically charge either a fixed fee or we bill our standard hourly rates. These services are billed through our wholly owned subsidiary, Savant Tax & Consulting.

Your account will be held with a qualified custodian. You will bear the expenses relating to the investment of your assets including any transaction costs, brokerage commissions, and mutual fund fees, which are in addition to the fees you pay us. Mutual fund and ETF fees and expenses are described in each fund’s prospectus and potentially include a management fee, distribution fee, 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. For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [Form ADV Part 2A](#).

### Conversation Starters:

- *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 can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.
- We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.

For more detailed information about our conflicts of interest, please review Items 4, 10, 11, 12, 14 and 17 of our [Form ADV Part 2A](#).

### Conversation Starters:

- *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 compensated on a salary plus bonus basis that can increase or decrease based on the amount of assets under management. In addition, some of our financial professionals are equity owners of the firm who stand to receive a share of the firm's profits. There are also bonuses for bringing in additional assets from both new and existing clients. Collectively, this structure presents conflicts of interest because it can incentivize our financial professionals to recommend that you place additional assets under our management. You should discuss your financial professional's compensation directly with your financial professional.

## Do You or Your Financial Professionals Have Legal or Disciplinary History?

No for our firm. Yes for our financial professionals. We encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm and our financial professionals.

### Conversation Starters:

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

## Where Can I Get Additional Information?

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov/](http://www.adviserinfo.sec.gov/) You may contact our Chief Compliance Officer at any time to request a current copy of our [Form ADV Part 2A](#) or our relationship summary. Our Chief Compliance Officer may be reached by phone at (815) 227-0300.

### Conversation Starters:

- *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?*

Our Form ADV Part 2A is available at: <https://www.savantwealth.com/disclosure-brochures/>