

CHANCELLOR WEALTH MANAGEMENT, INC.
Form CRS - Client Relationship Summary
March 30, 2024

Chancellor Wealth Management, Inc. (referred to herein as “we”, “us”, or “our”) is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available for you to use to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our firm provides investment advisory services to individuals and high net-worth individuals. Our advisory services include financial planning advice, investment management services, and referrals to third-party asset management platforms. We prefer that you have a minimum of \$100,000 for investment advisory services but will make exceptions to the portfolio minimum on a case-by-case basis.

We tailor our investment advisory services to meet your individual needs. To determine your needs, we start with a complimentary initial consultation to collect pertinent information about your financial goals, objectives, tolerance for risk, current assets, investment time horizon, cash flow needs, and tax considerations, among other factors.

If you engage us for financial planning services, we use the data compiled during the complimentary consultation to initiate the planning process. Our process involves the identification of financial goals and objectives to assist you in developing a strategy for the successful management of income, assets, and liabilities. After analyzing your data, we prepare and present a written financial plan designed to achieve your stated financial goals and objectives.

If you elect to implement our financial planning advice, we offer investment management services and/or referrals to third-party asset management platforms. There is no obligation to implement the financial planning recommendations through our firm; you may implement our recommendations with any professional advisor.

Our investment management services and referrals to third-party asset management platforms are used to manage your investment assets. We only manage investment assets using discretionary trading authority. The investment management agreement you sign upon your engagement of our firm authorizes us to use discretionary trading authority to manage your investment assets. We use discretionary trading authority to make decisions (initial and ongoing) about your investment assets without your prior approval. Though decisions do not require your approval, we use our analysis of your financial circumstances to formulate and implement the investment plan and agreed-upon asset allocation strategy to assist in meeting your financial goals. Although we have authority to use discretion to make trades, you may impose reasonable restrictions on our authority. Typical restrictions may involve excluding investments in certain asset classes, industries, companies, or specific dollar amounts in the foregoing.

We typically use mutual funds, exchange-traded funds, cash equivalents, and based on suitability, alternative mutual funds as investment vehicles for your investment assets. Based on your investment objectives and financial needs, we may recommend allocating a portion of your investment assets to third-party asset management platforms. Our recommendation of third-party asset management platforms involves offering multi-manager programs, select model portfolios, and specific portfolio strategies to manage your investment assets.

After deciding on an asset allocation strategy, we monitor your investment assets continuously during our advisory relationship. We will contact you annually to discuss the investments in your advisory accounts(s). Upon changes in economic or market conditions or other relevant factors, such as changes in your financial circumstances, we will use our discretionary trading authority to adjust your asset allocation(s). The investment management services agreement that you sign remains in effect until terminated by either you or our firm.

For additional information, please review the following sections of our Brochure: Item 4 Advisory Services, Item 7 Types of Clients, and Item 16 Investment Discretion.

Ask your financial professional these questions about our relationships and services:

- **Given my 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?

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.

Our firm charges separate fees for financial planning advice, investment management services, and referrals to third-party asset management platforms. We charge fixed fees or an hourly rate for financial planning services. Our fees for investment management services and referrals to third-party asset management platforms are based on a percent of the investment assets we manage for you or allocate to a third-party asset management platform. Our advisory fee schedules are published in Item 5, Fees and Compensation of our Brochure.

If, after the complimentary consultation, you choose to have us prepare a written financial plan, an hourly rate of \$400 will apply. It takes approximately ten (10) hours to complete a financial plan; the maximum cost is \$4,000. The final planning fee varies based on the complexity of your financial situation. We will sign an agreement identifying a “not to exceed” fee for your financial plan. Upon signing our financial planning agreement, you will pay \$500 of the estimated fee as a deposit. The remaining balance is due when we present the financial plan and planning recommendations. Our hourly fee is non-negotiable, and the deposit is non-refundable after five (5) business days of signing our financial planning agreement.

If you choose to use our services to implement the financial planning recommendations, we will reduce the fee for financial planning services to a non-negotiable fixed fee of \$500.

For our investment management services, we bill you quarterly in advance. Quarterly in advance means any time at the beginning of

each calendar quarter (i.e., Jan., Apr., Jul., and Oct., etc.). The fee calculation is based on the value of the investment assets in your advisory accounts, including accrued interest, on the last day of the previous quarter. For advisory fee calculation and billing purposes, we group accounts held by members of the same household.

Advisory fees for third-party asset management services range up to 2.00% per annum. Each third-party asset management platform has its own billing procedures. The procedures are outlined in its agreement and disclosure documents. Advisory fees are based on the value of the assets managed by the specific third-party asset management platform. The third-party asset management platform pays our firm its portion of the aggregate advisory fee deduction.

In addition to the advisory fees you pay us, there are additional fees and costs associated with investing. The fees and costs include mutual fund transaction costs (typically \$15), internal mutual fund expenses, wire transfer fees, electronic fund transfer costs, mailing fees, insufficient funds fees, and regulatory fees for securities sold, among others. Please feel free to inquire about additional fees and costs that impact the investments in your advisory accounts. We will provide you with a detailed listing of fees and expenses upon your request.

For additional information, please review the following section of our Brochure: Item 5 Fees and Compensation.

Ask your financial professional this question about the impact of fees and costs on investments:

- **Help me understand how these fees and costs might affect my investments. If I give you \$10,000, 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 ADVISOR? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS DO YOU HAVE?

When we act as your investment advisor, we have a fiduciary duty to act in your best interest and not put our interests 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.

Our legal obligation to you requires us to act with a substantial duty of care and operate pursuant to a commitment of loyalty which means that we are required to provide advice and recommendations that are in your best interest.

In adhering to our duty of care mandate, we must obtain detailed information regarding your financial circumstances. We must ensure our recommendations align with those financial circumstances. We must also conduct due diligence regarding the investments we recommend to you and monitor our recommendations continually during our advisory relationship.

Our duty of loyalty to you requires our firm and financial professionals to provide advice that is free from self-interest and to always place your interests before our own. We must make full and fair disclosure of all material facts related to our advisory services. We are also required to avoid or disclose circumstances where our interests actually conflict, could potentially conflict, or have an appearance of conflict with your interests.

The way we make money conflicts with your interests. We recommend third-party asset management platforms, which are typically provided pursuant to referral or sub-advisory arrangements (i.e., referring you to a platform or money manager). Therefore, we earn money when we refer you to a third-party asset management platform. We are incentivized by the prospect of earning additional fee revenue as a result of these referral arrangements. This incentive conflicts with your interests.

We also earn additional advisory fee revenue as a result of managing more investment assets for you. The prospect of additional fee revenue incentivizes us to encourage you to invest more assets with us. The incentive to increase our assets under management and fee revenue creates an inherent conflict with your interests. **Please review the following sections of our Brochure for more details:** Item 10 Financial Industry Activities and Affiliations, Item 11 Code of Ethics, and Item 12 Brokerage Practices.

Ask your financial professional this question about our conflicts of interest:

- **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 paid a salary from our firm. We do not provide direct or indirect compensation based on sales incentives, minimum asset quotas, or transaction-based sales.

Our financial professionals also earn insurance commissions directly from insurance brokers and agencies for selling insurance products to you. The insurance broker or agency that pays these commissions are separate entities and not affiliated with our firm. Consequently, offering non-advisory services creates conflicts of interest due to receiving additional fees for non-advisory products.

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

No. Neither our firm nor financial professionals have a legal or disciplinary history. Please also visit www.Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Ask your financial professional these questions about legal or disciplinary history information:

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

For additional information about our investment advisory services, please review the full copy of our Brochure (as attached), or visit our website, www.chancellorwealth.com. If you would like additional, up-to-date information or a copy of this relationship summary, please contact us by phone at (770) 661-0283 or email our chief compliance officer, H. Vincent Clanton, at vince@chancellorwealth.com.

Ask your financial professional these questions about our firm and its supervisory contacts:

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