



March 30, 2024

**Argos Wealth Advisors** is an investment adviser registered with the Securities and Exchange Commission offering investment advisory services. This document provides you with a summary of our relationship with you. 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 investment advisers and investing.

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

Our goal is to help you preserve and grow your capital while assisting with the management of financial, legal, tax and personal complexities that arise in connection with your wealth. Our investment advisory services include asset allocation, portfolio construction, and comprehensive portfolio management. We meet with you to gain understanding your current financial situation, existing resources, financial goals, and tolerance for risk. We then work with you to construct a portfolio and manage investments consistent with your asset allocation objectives.

We limit the types of investments that we recommend and we utilize the sub-advisory services of third-party investment advisory firms ("Portfolio Managers") to facilitate investment strategies within your portfolio. Your investments may consist of stocks, bonds, ETFs, options, mutual funds, private funds (including venture capital, private equity and private credit), and other public and private securities and investments. We regularly review your portfolio. We also recommend direct investments to our private fund. We manage your portfolio on a discretionary basis.

We may also provide you with planning and consulting services related to the management of your financial resources. Such services and projects generally focus on organization and assessment, retirement planning, education planning, debt management, investments, tax planning, and life events. We have a minimum account size of \$5,000,000, which we may waive at our discretion. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

***Ask us: 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?

Fees for our advisory services are based on a percentage of the market value of all assets in your account(s) as of the last business day of the proceeding calendar quarter. The following is our standard annual fee schedule:

Assets under Advisement	Fee	Category Maximum	Fee at Category Maximum
First \$5 million	0.80%	\$5 million	0.80%
\$5 million to \$15 million	0.60%	\$15 million	0.67%
\$15 million to \$25 million	0.50%	\$25 million	0.60%
\$25 million to \$100 million	0.40%	\$100 million	0.45%
Over \$100 million	Negotiable		

\*\* Minimum fee is \$40,000 per annum

The fee charged on assets over \$100 million is negotiable based on factors such as the amount of assets within the account, and the overall complexity of the services provided.

Fees are charged quarterly in advance and generally deducted from client accounts. Sometimes, we negotiate and charge other types of fees to clients.

The more assets you have under our management, the more you will pay us in fees and therefore we may have an incentive to encourage you to increase those assets. You pay us advisory fees even if you do not have any transactions and the advisory fee paid to us does not vary based on the type of investments held in your portfolio.

***Ask us: 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 is an example to help you understand what this means.

From time to time, we recommend investments in a pooled investment vehicle, or fund, with which we are affiliated. Because of our affiliation with the fund, we have a conflict of interest when recommending the fund over other alternatives. One way we control for this conflict of interest is that we do not charge a separate fee for managing our individual client assets invested in the fund. Instead, if you choose to invest in the fund, your investment allocation in the fund will be included in the overall management fee calculation paid to the Firm. Please see Items 4, 5, 10 & 11 of our [Brochure](#) for additional information.

We do not receive payments from third parties, nor do we participate in revenue sharing arrangements or engage in principal trading.

***Ask us: How might your conflicts of interest affect me, and how will you address them?***

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

We pay our personnel a salary and bonus based on individual performance. Our financial professionals are not compensated based on the amount of assets managed, the time or complexity to meet client needs, or the amount of revenue the firm earns as a result of their services; nor do they sell products or receive commissions.

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

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

***Ask us: As a financial professional, do you have any disciplinary history? For what conduct?***

### **Where can I find additional information?**

Visit <https://adviserinfo.sec.gov/firm/brochure/144481> for more information about us. To request up-to-date information or a copy of this relationship summary, contact us at (707) 633-9063

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