

## **AG Global Advisors LLC**

### **Relationship Summary**

AG Global Advisors LLC (or “AGGA”) is registered with the Securities and Exchange Commission (the “SEC”) as an investment advisor. Investment advisor services and fees are different from those of a broker-dealer, and it is important that you understand the differences.

While it is our job to find good investment opportunities, there are free and simple tools available for you to research firms and other financial professionals available at [Investor.gov/CRS](http://Investor.gov/CRS), which also provide more educational material about broker-dealers, investment advisers, and investing.

You can find helpful conversation starters circled below to help you learn more.

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

We offer investment advisory services, primarily offering opinions on the investment suggestions from custodian portfolio managers. We monitor and check on the status of your accounts at least quarterly, and do our best to meet in person with each client on a quarterly basis.

We only accept “Non-Discretionary” authority, which means that we provide you with advice and you decide how to act on it. We do not limit our advice to any particular type of investment, and we do not participate in wrap fee programs.

We require a minimum amount of \$2 million in available accounts to start a relationship with us to ensure that we can give each client the attention they need. There is no minimum amount for maintaining a relationship.

*For additional information, please see Items 4 (Advisory Business) and 7 (Types of Clients) of our Brochure (Form ADV, Part 2A)*

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?**

The custodian (*i.e.* the Broker that holds your account) will charge you an ongoing percentage of assets under management on an annual basis (but paid quarterly or monthly). The amount of the Broker’s fee is negotiable between you and the Broker. We will charge you a separate, ongoing percentage of assets under management on an annual basis (but paid quarterly). Our fee structure means that the greater the market value of your account, the more money we make (though the percentage fee stays the same), which incentivizes us to find the best investments possible, but may also create a conflict of interest where we are incentivized to recommend that you invest additional funds.

Bear in mind that you will still be accountable for fees from others. For example, you will still have to pay the custodian Broker’s fee, any account maintenance fees, transaction-based fees, or investment-based fees such as those from mutual funds.

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 Item 5 (Fees and Compensation) of our Brochure (Form ADV, Part 2A).

Our assets under management fee is deducted directly from your account by the Broker, but only after you give specific authorization each time. The Broker then sends to us that fee. The fee is annual, but it is divided up and payable on a quarterly basis. The fee is calculated in arrears, meaning for the *prior* quarter, not in advance for the following quarter (though this is not always the case for the Broker).

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?

For additional information, please see Item 5 (Fees and Compensation) of our Brochure.

**What are Your Legal Obligations to Me When Acting as My Investment Advisor?  
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.

- The foreign Broker we work with for non-U.S. clients splits their assets under management fee with us for clients we recommend to them, which incentivizes us to recommend using that Broker for non-U.S. clients.

For additional information, please see Items 10 (Other Financial Industry Activities and Affiliations), 11 (Code of Ethics), and 12 (Brokerage Practices) of our Brochure.

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

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

AGGA's sole advisor is also the owner, meaning compensation is based on overall client success. This potentially creates a conflict of interest by incentivizing us to recommend increasing assets under management.

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

No.

**Where can I get more information?**

You can call (520) 822-4709 for more information and a free copy of this document.

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?