



Prosperity Advisers, LLC
Client Relationship Summary
February 26, 2025

Introduction

Prosperity Advisers, LLC (referred to as “Prosperity” or “we”, “our”, “us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an Investment Adviser. Brokerage services and investment advisory services are different, and the fees associated with each are different. It is important that you understand the differences. You can also access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer a variety of investment advisory services, including asset management, financial planning and consulting, educational seminars and workshops. Our asset management services are offered through personalized, discretionary portfolio management and may include stocks, bonds, mutual funds, annuities and a variety of alternative investments, such as private equity, real estate, transportation, infrastructure funds, among others. In this relationship you are giving us discretionary authority to make adjustments and changes to your portfolio without seeking your prior consent each time. However, all alternative investments and annuities will require your authorization before their initial implementation. We monitor your account and your investments on an ongoing basis to ensure your account aligns with your investment goals. The range of investment options available to you may be limited depending on your investment size, ability to meet account minimum requirements, your personal suitability, and other such qualifications. We encourage you to ask your Financial Professional whether any investment limitations or account requirements apply.

For additional information about our advisory services, please see [Item 4 of our ADV Part 2A](#) available on the SEC's Investment Adviser Public Disclosure site: <https://adviserinfo.sec.gov>.

Conversation Starter. We encourage you to ask your financial professional:

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?

For investment advisory services, we typically charge an ongoing quarterly, asset-based fee based on the value of your assets in the account we manage. The more assets you have in this type of account, the more you will pay in fees, which creates an incentive for us to grow the size of your account. Depending on the circumstance, we might charge an hourly fee of \$400 per hour for financial planning and financial consulting services. The total fee due for financial planning and consulting is dependent on the scope and complexity of your personal financial situation. Our fees are negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, etc.). The fees we charge, as mentioned above, is exclusive of fees you may be charged by custodians, administrators and services providers. These additional fees may include brokerage commissions, transactions costs, redemption fees, wire transfer fees, overnight check fees and account closing costs. You will pay fees and incur 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.

For additional information, please review [Item 5 of our ADV Part 2A](#).

Conversation Starter. We encourage you to ask your financial professional:

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 providing recommendations 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 must 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 recommendations and investment advice we provide you. Here are some additional examples to help you understand what this means.

Affiliations and Referrals

Retirement Prosperity Group is an insurance agency under common control and ownership with Prosperity Advisers, LLC. When we provide you with recommendations, this might include recommendations to obtain an insurance policy (e.g., life insurance, long-term care insurance, etc.). While some fee-only insurance products are available through Prosperity Advisers, others may not be, in which case we will recommend you obtain such insurance products through Retirement Prosperity Group. Being that these entities are affiliated through common ownership, it creates an incentive for Financial Professionals to refer clients between the two entities, rather than making referrals outside the two firms.

For additional information, you may refer to [Item 10 & 14 of our ADV Part 2A](#).

Conversation Starter. We encourage you to ask your financial professional:
How might your conflicts of interest affect me, and how will you address them?

How do your advisers make money?

Our Financial Professionals are independent contractors of Prosperity. Under the terms of their compensation agreement with Prosperity, they are compensated by a portion of the advisory fee you pay to us. This creates an incentive for them to encourage you to increase your investment account size.

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

Yes, Prosperity has a disclosure event. None of our Financial Professionals have disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. We encourage you to ask your financial professional:
As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For additional information on advisory services, see our Form ADV brochure and any brochure supplement your Financial Professional provides or visit our website: <https://retirementprosperity.com/>. To report a problem to the SEC, you can visit www.investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, account, or your Financial Professional, please contact us:

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Email: daniel@prosperityadvisers.com

Conversation Starter. We encourage you to ask your financial professional:
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?