

# EVERSOURCE WEALTH ADVISORS, LLC

## FORM CRS RELATIONSHIP SUMMARY DISCLOSURE

*EverSource Wealth Advisors, LLC ("EverSource") is an investment advisor registered with the U.S. Securities and Exchange Commission.*

*Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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?

EverSource provides investment advice and financial planning services to individuals, businesses, families, estates and trusts. Our investment advisors will work with you to understand your goals, objectives and circumstances. Based upon that information, we will develop an individual investment plan and a recommended investment portfolio and strategy. As a part of our standard investment portfolio management services, we monitor investment portfolios daily for trading needs and evaluate the potential need for investment strategy changes on at least a monthly basis. For specific accounts and with your consent, we will engage outside advisors to manage a portion of your portfolio where the outside advisor has expertise in a particular area.

We manage advisory accounts on a discretionary or non-discretionary basis, as agreed with you. For discretionary accounts, we will implement transactions without seeking your prior consent. For non-discretionary accounts, we will seek your prior consent for every contemplated transaction. Our minimum account size is generally \$250,000. EverSource also offers tax planning, estate planning, and consulting services in the areas of compensation plans, family dynamics, and dispute resolution.

#### CONVERSATION STARTER QUESTIONS 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?

**Additional information about EverSource and our financial advisors is available at [adviserinfo.sec.gov](https://adviserinfo.sec.gov). Please see Items 4 and 7 of our [Form ADV Part 2A Disclosure Brochure](#) for more detailed information about our services.** Our affiliate BMSS Wesson Wealth Solutions, LLC is also a registered investment advisor which provides investment advisory services.

### What fees will I pay?

You will pay EverSource a fee for investment advisory services which is a percentage of the value of the assets we manage for you calculated and debited from your account quarterly. In addition, our fee is "tiered", meaning the percentage used to calculate the fee decreases as the amount of assets you ask us to manage is increased. In general, we are paid more when you ask us to manage more assets. This arrangement gives us an incentive to recommend you place more assets with us.

You may also pay fees charged by your account custodian, such as account fees and broker commissions; expense ratios and commissions charged by mutual funds and exchange-traded funds; and any fees charged by third-party asset managers we retain with your consent. We do not receive any portion of these third-party charges. Certain EverSource advisors offer a wrap fee program under which the client is charged the advisor's standard fee, but EverSource pays third-party charges such as transaction and custodial fees. If you prefer, your advisor may charge you a negotiated flat fee for investment advisory

#### CONVERSATION STARTER QUESTIONS 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?

services, except for fees and costs the advisor covers. 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. Tax planning, estate planning and other consulting services are charged on an hourly or flat fee basis. Please make sure you understand what fees and costs you are paying.

Please see our [Form ADV Part 2A](#) Items 5.A., B., C. and D. for more detailed information about our fees and costs.

## 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 advisor, 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.

Examples of Ways We Make Money and Conflicts of Interest:

- Fees for additional services. You pay us more for any services we provide in addition to investment advisory services, such as estate planning, which gives us an incentive to recommend those services to you.
- Insurance commissions. Some of our investment advisors hold an insurance license and may receive a commission for insurance or annuity products they recommend to you, which gives them an incentive to recommend those products.

Please see our [Form ADV Part 2A](#) for more detailed information about how we make money and our conflicts of interest.

### CONVERSATION STARTER QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

## How do your financial professionals make money?

Our investment advisors are paid based upon a percentage of the revenue we receive from you, after deducting any agreed-upon expenses. This compensation arrangement creates an incentive for the advisor to recommend that you bring more assets to EverSource for management and engage EverSource for additional services.

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

No, for our firm. Yes, for our financial professionals. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

For more information about our services, please visit <http://eversourcewealthadvisors.com/> or see our [Form ADV Part 2A](#).

For up to date information or to request a copy of this relationship summary, call (205) 982-5515 or email [explore@eversourcewa.com](mailto:explore@eversourcewa.com)

### CONVERSATION STARTER QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

### CONVERSATION STARTER QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

**EXHIBIT****EVERSOURCE WEALTH ADVISORS, LLC  
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