

# Form ADV Part 3 – Client Relationship Summary

Date: 03/28/2025

## Item 1: Introduction

Hoxton Wealth (USA), LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

*Questions to 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 investment services and advice can you provide me? Our firm offers investment supervisory services, also known as asset management services; retirement account portfolio advisory service; manages investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations; issues periodicals about securities by subscription; issues special reports about securities; and issues, charts, graphs, formulas, or other devices which clients may use to evaluate securities. On more than an occasional basis, the Adviser furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

We primarily assist United Kingdom (UK) citizens currently residing in the United States (expatriates/Ex-Pats) with the management of their private UK pension scheme transfers. The private UK transfer arrangements allow all or part of a personal pension scheme, to be directed by the pension recipient (in this case the Ex-Pat) the power to direct how some or all of the Ex-Pat's contributions are invested. The transfer process creates a Self Invested Personal Pension (SIPP). The SIPP is commonly referred to as a scheme. The minimum account size is \$25,000.00. Please also see our Form ADV Part 2A ([Brochure](#)), specifically Items 4 & 7.

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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

What fees will I pay? You will pay an ongoing advisory fee based on the value of the cash and investments in your account. We base our fees on a percentage of assets under management, subscription fees and sub adviser commissions. These fees generate over 50% of our revenue. Management Fees are calculated on a monthly or quarterly basis and collected in arrears. Management Fees are based on the market value of the assets held in your account at the end of the previous month or quarter and are paid even if you do not have any transactions. For hourly fee arrangements, each additional hour (or portion thereof) we spend working for you would increase the hourly fee. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

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Third Party Costs: Some investments and third-party providers impose additional fees (including transactional and product-level fees) that reduce the value of your investment over time. Additionally, you may also pay fees to a custodian that will hold your assets. **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.** Please also see our [Brochure](#) for additional details.

Conflicts of Interest: *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 investment advice we provide you.*

How do your financial professionals make money? Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. We recommend and refer clients to third-party advisers. You enter into an independent agreement with the third-party adviser(s) to manage all or a portion of your account(s). We may receive compensation directly or indirectly from the third-party adviser(s) creating a conflict of interest.

We also receive remuneration from Investment Platform Providers for the successful introduction of business to the Provider. Related persons do not receive remuneration. Such remuneration is fully disclosed to clients in the executed client agreement. Please also see Item 10 of our [Brochure](#) for additional details.

## Item 4: Disciplinary History

*Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct? How might your conflicts of interest affect me, and how will you address them?*

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

Yes. Please visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

## Item 5: Additional Information

*Questions to 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?*

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/brochure/307387> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date Brochures, or want another copy of this Client Relationship Summary, then please contact us at 737-249-9620.