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Item 1—Introduction

AssuredPartners Investment Advisors, LLC (“APIA”) is registered with the Securities and Exchange Commission as an investment advisor. It is important for you to understand that services and fees for broker-dealers and investment advisers vary from firm to firm. Free and simple sources and 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 advisers, and investing.

Item 2—Relationships and Services - What investment services and advice can you provide me?

APIA offers an array of investment advisory services as part of its standard services available to you, including portfolio management, financial planning and consulting, workshops, and college planning. As part of our services, we will make recommendations to invest your assets depending on your individual needs and goals based on your investor profile. Because the information in the investor profile is used to determine our recommendations, you are responsible for immediately communicating all changes in your financial circumstances and investment objectives to us.

Monitoring: When you engage us to provide portfolio management services, we continuously monitor the investments in your account over which we have trading authority and, if necessary, we rebalance your portfolio. For some clients, APIA may assist you in selecting third-party money managers. APIA will only monitor each third-party money manager for adherence to the stated strategy and portfolio performance.

Investment Authority: For some clients and accounts APIA accepts discretionary authority. This means that APIA may trade in your account without seeking your specific authorization. *The decision to allow APIA to have discretionary authority is solely yours.*

Limited Investment Offerings: APIA generally provides investment advice related to mutual funds, equities, and ETFs; although we may use other securities as well to help diversify your portfolio when applicable. If you have a 401k or similar retirement account, you may be limited to investing in securities included in the plan’s investment options. There may also be limitations on the securities in which your plan may investment your assets.

Account Minimums and Other Requirements: APIA does not have a minimum account size. However, the custodian or individual funds in which your assets are invested may impose minimum balance requirements that APIA cannot waive.

For additional information, please see our Form ADV Part 2A (“*Brochure*”), specifically Items 4 & 7.

Conversation Starters to ask a 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?****Item 3—Fees, Costs, Conflicts, and Standard of Conduct - What fees will I pay?**

For portfolio management services, we charge an annual advisory fee as a percentage of your assets under management. For fee purposes, accounts with the same address are aggregated into households. Our fees are negotiated on a client-by-client basis and many clients will pay less than our maximum annual fee rate. Your fee rate will be set forth in your advisory agreement with us. In the case of clients using third-party investment advisors, APIA and the third-party adviser selected by the client share the total advisory fee. We collect our management fee each quarter. With asset-based fees, the more assets there are in a client’s investment account, the more the investor will pay in fees, and thus the firm may have an incentive to encourage the investor to increase the assets in his or her account. APIA may also charge fixed or hourly fees for financial planning, college planning, consulting, and other individualized services. You will negotiate these fees and the terms of payment with your financial professional. We

typically collect a portion of these fees in advance and the remainder in monthly or quarterly installments or upon completion of our services.

Description of Other Fees and Costs: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees that reduce the value of your investment over time. The same goes for additional fees you pay to a custodian. **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 about our fees, please see Item 5 of our [Brochure](#).

**Conversation Starters to ask a 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 acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

Standard of Conduct: When we act as your investment adviser, we are legally required to act in your best interest and put your interest ahead of ours. 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 to you. Here is an example to help you understand what this means: many of our financial professionals are separately licensed as insurance agents and they and our affiliates receive compensation when selling insurance products to you. This compensation is separate and in addition to the advisory fee you pay to APIA. As a fiduciary to you, we must disclose conflicts of interest to you

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

How do your financial professionals make money? APIA's financial professionals share in the advisory fee you pay to APIA based on the number of clients and assets they serve and the nature and complexity of services they provide to clients. As described above, they also receive commission compensation when they sell products such as life insurance and annuities.

For additional information about our conflicts of interest, please see Items 5, 10, 11, and 13 of our [Brochure](#).

Item 4—Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No.

You may visit Investor.gov/CRS for a free and simple search tool to research APIA and APIA's financial professionals.

**Conversation Starters to ask a financial professional:
As a financial professional, do you have any disciplinary history? If so, for what type of conduct?**

Item 5—Additional Information

You may find additional information about APIA's investment advisory services and request a copy of this Customer Relationship Summary by visiting: <https://www.APAdvisors.com> Or, to obtain up-to-date information and request a copy of the Customer Relationship Summary, you may call: 407.708.0050.

**Conversation Starters to ask a financial professional:
Who is my primary contact person? Are they 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?**