



## FORM ADV PART 3/CLIENT RELATIONSHIP SUMMARY – OCTOBER 10, 2023

### Item 1. Introduction

Signature Equity Partners, LLC (“Signature,” “firm,” “we,” “us,” and “our”) is an investment advisor registered with the United States Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ and it is important that you understand the differences. Please note that free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/crs), which also provides educational materials about broker-dealers, investment advisors, and investing.

### Item 2. Relationships and Services

#### What investment services and advice can you provide me?

We offer a broad range of investment advisory services to our clients, including ongoing portfolio management, third-party money manager selection and monitoring, financial planning and consulting, and certain non-discretionary advisory services. We act as your fiduciary when recommending investments.

Our portfolio management services include a review of your unique financial circumstances and the design, implementation, and ongoing management of your investment portfolio. Depending on the investment program selected, we may invest your portfolio according to certain model portfolios or allocate all or a portion of it to certain independent third party money managers (“TPMMs”). You can choose an account that allows us to buy and sell investments *without* obtaining your advance consent (a “discretionary” account) or an account in which we have to ask your consent *in advance* of executing any proposed transactions in your account (a “non-discretionary” account). Clients can limit our ability to invest in certain securities or types of securities, if feasible. We will monitor your investment accounts on an ongoing basis and will formally review them at least annually. Portfolio management services may be offered as part of a “wrap fee” program under the VISION2020 Wealth Management Platform and may be subject to certain minimum account size and/or fee requirements depending on the investment program and program manager(s) selected.

When you engage us for TPMM selection and monitoring services we will recommend TPMMs and TPMM allocations to you based on your unique investment goals, needs, and objectives. You will make the final decision to hire and fire any recommended TPMMs and/or to reallocate your assets. The TPMM will be responsible for the direct management of your accounts. Our role will be limited to providing ongoing monitoring of the performance of your TPMM managed accounts and to recommend changes to your allocations as we believe to be in your best interests, acting as your fiduciary advisor.

Our financial planning and consulting services and “non-discretionary” advisory services are tailored to assist you in the management of your financial affairs. We will review your financial situation and assets, risk profile, investment time horizon, and investment goals and provide you with our recommendations. At your election, these services may be comprehensive in nature or specific to certain financial topics,

concerns, investments, or accounts. You make all final investment decisions.

We typically advise our clients regarding investments in equity securities (stocks), mutual funds, exchange traded funds (“ETFs”), real estate investment trusts (“REITs”), debt securities (bonds including corporate, municipal and government), variable products (life insurance and annuities), options on equity securities, exchange traded notes, and the engagement of suitable TPMMs, among others investment types. *More detailed information about our advisory services and account minimums can be found in our Form ADV Part 2A “firm brochure” within Items 4 and 7.*

**Conversation Starter:** Ask us:

- (i) *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- (ii) *How will you choose investments to recommend to me?*
- (iii) *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?

Fees for portfolio management services may be subject to a “Wrap” or “Non-Wrap” fee arrangement. Under either structure, you will pay Signature a fee based on a percentage of your assets under our management, typically ranging from 0.50% to 1.75% per year. These fees will be charged to you either quarterly or monthly, in advance or arrears, and will be calculated based on the market value of your account as of the last day of the billing period or the average daily balance of your account. Under a Non-Wrap fee arrangement, the fees we charge cover the costs of our investment advice *only*. You will separately pay all transaction costs, custodial fees, and other charges incurred in your investment account(s). Under a Wrap fee arrangement, the fees we charge cover the costs of our investment advice, together with most transaction costs, custodial fees, TPMM fees, and other costs incurred within your investment account(s). The portion of the fee which covers transaction costs, custodial fees, and TPMM fees is retained by the requisite third-party service providers to your account. For this reason, our Wrap fees will typically be higher than our Non-Wrap fees for the same services. You should consider the expected level of trading activity and expected holdings of your account, among other factors, when selecting the fee arrangement that is best for you.

We charge annual fees for TPMM selection and monitoring services that are based on a percentage of your assets under management and typically range from 0.25% to 1.25% of the market value of your account per year. These fees are paid to us quarterly or monthly, in advance or in arrears, based upon the value of the assets held in your account. Our fee is separate and distinct from the advisory fees charged by the selected TPMM(s), which you will bear.

We charge fixed fees (typically ranging from \$500-\$10,000) and/or hourly fees (typically ranging from \$50-\$300 per hour) for financial planning and consulting and non-discretionary

advisory services. The amount of any fixed fee or the hourly fee rate applicable to your engagement is determined prior to the commencement of services based on our expectation of the complexity, time, research, and resources required to complete the requested services. These fees are paid at inception, in periodic installments, or in full at the conclusion of services as set forth in a written agreement with the client.

In addition to our advisory fees, clients pay the internal management fees and other expenses that may be charged by mutual funds, ETFs, REITs, variable products, and/or TPMs. Except for Wrap accounts, you will also pay the custodian of your account transaction charges, custodial, and/or brokerage fees and commissions associated with activity in your account. Where asset-based fees apply, please consider that the more assets you have in your account, the more you will pay us, thus creating an incentive for us to encourage you to increase the level of assets in your account.

**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.** *More detailed information about our advisory fees is contained in our Form ADV Part 2A “firm brochure” at Item 5.*

**Conversation Starter:** 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?**

*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:*

**Example 1:** The value of your asset-based advisory fee account goes up, and while the annual percentage we charge may stay the same, the total compensation you pay us goes up proportionately.

**Example 2:** Your account value goes down, but you still must pay us an asset-based fee advisory fee proportional to your assets under management.

Some of our financial professionals are registered representatives of Osaic Wealth, Inc. (f/k/a Royal Alliance Associates, Inc.) (“Osaic”), a registered broker-dealer and member of FINRA/SIPC. Clients can enter into a separate commission-based arrangement with such individuals (but not with Signature directly) and Osaic for securities brokerage services (a “Brokerage Arrangement”). Under this arrangement, these financial professionals, acting in their capacity as registered representatives of Osaic, may receive commissions, ongoing distribution fees (i.e., trails), and other compensation based on sales of securities to clients. Investments made through a Brokerage Relationship may be separate from the advisory

services we provide to you, and therefore, our firm does not have a fiduciary duty over such Brokerage Relationship recommendations. Certain of our financial professionals are also independently licensed to sell insurance in one or more states acting as a direct agent representative of a specific insurance company or companies. Insurance related business is transacted with advisory clients and licensed individuals may receive commissions or fees from insurance products sold to clients. Fees paid to us for investment advisory services are separate and distinct from insurance or brokerage commissions or fees earned by any of our professionals. The receipt of insurance related commissions or fees creates a conflict of interest with clients. We will only transact securities and insurance business with clients when fully disclosed, suitable, and appropriate. You may use any insurance or brokerage firm, agent, or registered representative you choose.

We may enter into promoter agreements pursuant to which we compensate current clients and/or third-parties for referring prospective clients to our firm. Such arrangements create a conflict of interest, the details of which we will disclose to you in writing prior to your engagement of our firm, where applicable. *More detailed information related to these conflicts of interest is contained in our Form ADV Part 2A “firm brochure” at Item 5.*

**Conversation Starter:** Ask us: “How might your conflicts of interest affect me, and how will you address them?”

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

Our financial professionals are compensated based upon the amount of client assets they service and the revenue derived by Signature from their client accounts. Financial professionals who are dually registered representatives of Osaic and/or insurance licensed may also receive commissions and/or other forms of compensation as described above. *More detailed information about our conflicts of interest is contained in our Form ADV Part 2A “firm brochure” at Item 5 and in the Form ADV Part 2Bs related to each of our financial professionals.*

**Item 4. Disciplinary History**

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

Yes. We encourage you to visit [Investor.gov/CRS](https://investor.gov/crs) for a free and simple search tool to research any of our financial professionals.

**Conversation Starter:** Ask us: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

**Item 5. Additional Information**

You can find additional information regarding our firm, including our Form ADV Part 2A by visiting <https://adviserinfo.sec.gov/> and searching for our firm by its name or unique CRD number (327455). You can obtain a copy of this relationship summary by contacting us by telephone at 614-846-6000. We are always available to answer any of your questions.

**Conversation Starter:** Ask us: “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 about how this person is treating me?”