

## ***Client Relationship Summary Introduction***

Evans Wealth Management is an investment adviser registered with the Securities and Exchange Commission (“SEC”). 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 advisers, and investing.

### ***Relationships and Services***

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

We offer investment advisory services to retail investors. Our services include:

- We provide investment advice on a regular and ongoing basis. We work with you to understand your financial goals, risk tolerance, tax considerations, and other personal circumstances. Based on this information, we develop an investment strategy designed to help you achieve your goals. We monitor your portfolio and investments on an ongoing basis and will contact you at least annually to review your account. We prefer to meet with clients at least once per year, either in person, by video conference, or by phone.
- In a **discretionary account**, you authorize us to buy and sell investments in your account without asking you in advance for each transaction. Because your portfolio is actively managed, trades will occur from time to time as part of implementing your investment strategy. In a **non-discretionary account**, we provide investment recommendations, but you make the final decision on whether to approve each transaction.
- We are held to a fiduciary standard in all aspects of our advisory relationship with you. This means we are legally required to place your interests ahead of our own at all times. For example, we must monitor your portfolio and investment strategy on an ongoing basis and provide advice that is in your best interest.
- We do not receive compensation from the investment strategies or products we recommend. We are compensated only by the advisory fees you pay us.
- We require a minimum of \$1,000,000 to open or maintain an advisory relationship with our firm.

**For additional information**, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 7.

**Conversation Starters:** Ask us the following questions –

- ✓ 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?

### ***Fees, Costs, Conflicts, and Standard of Conduct***

#### ***What fees will I pay?***

If you open an advisory account with us, you will pay an ongoing asset-based fee for our investment management services. This fee is billed quarterly and is based on the value of the cash and investments in your advisory account.

In certain circumstances, we may charge a flat fee for the initial engagement of financial planning services due to the time involved in developing your plan. After the initial engagement, ongoing financial planning services are included as part of the asset-based advisory fee.

- **Asset-Based Fee and Incentives.** The more assets you have in your advisory account, including cash, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. Our advisory fee is charged quarterly, even if there are no transactions in your account.
- **Other Fees and Costs.** In addition to our advisory fee, you may pay fees charged by third parties. These may include transaction fees and fees charged by the custodian or platform that holds your assets. Other administrative or service fees may apply depending on the services you use.
- **Investment Product Expenses.** Certain investments, such as exchange-traded funds (ETFs) and mutual funds, charge internal expenses for their management and ongoing operations. These fees are charged by the investment company and reduce the value of your investment over time.

In rare instances, certain mutual funds may charge a surrender fee (also known as a contingent deferred sales charge) if the investment is sold within a specified time period.

- 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 more information, please see [Form ADV, Part 2A](#) brochure, Item 5.

**Conversation Starters:** Ask us the following questions –

- ✓ 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 adviser, 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.
- We can make additional money by advising you to rollover your retirement account from your current employer's plan regardless of whether our investments result in better returns over time. Your financial professional receives compensation from these additional managed assets.

For additional information, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 10.

**Conversation Starters:** Ask us the following questions –

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

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

- Our financial professionals may be compensated in one or more of the following ways: the amount of client assets that we service, the time and complexity required to meet client's needs, or the revenue the firm earns from our advisory services or recommendations.
- Our interests can conflict with your interests. We must tell you about them in a way you can understand, so that you can decide whether or not you agree to them.

#### ***Disciplinary History***

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

- No, the firm and/or its financial professionals do not have a reported disclosure.
- Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research your financial professionals.

**Conversation Starters:** Ask us the following questions –

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

#### ***Additional Information***

- For additional information on our investment advisory services and to request a copy of the relationship summary, go to IAPD at [adviserinfo.sec.gov](http://adviserinfo.sec.gov) or to our website, [www.EvansWealthManagement.com](http://www.EvansWealthManagement.com).
- You can call us at (770) 828-8303 to request up-to-date information and request a copy of the relationship summary.

**Conversation Starters:** Ask us the following questions –

- ✓ 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?