



# Client Relationship Summary

Archford Capital Strategies, LLC (CRD# 164482)

Our firm, Archford Capital Strategies, LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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?

**Services:** We offer investment advisory services to retail investors. These services include investment management and financial planning. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation to develop an investment approach. We also offer access to trust solutions in partnership with a third-party trust company. While these services are offered under our brand, they are actually provided by the trust company. Please note that we do not act as trustees and do not directly manage trust accounts.

**Accounts, Investments, and Monitoring:** We provide services to individual, joint, retirement, trust, estate UTMA and 529 accounts. We primarily use mutual funds, exchange-traded funds, individual debt and equity securities, real estate investment trusts, and options, as well as the securities components of variable annuities and variable life insurance contracts in constructing portfolios. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also meet with you at least annually, or more frequently, depending on your needs.

**Investment Authority:** We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing. We also offer our services on a non-discretionary basis, which means we are required to obtain your consent prior to executing any trades in your accounts. Therefore, you will make the ultimate decision regarding the purchase or sale of investments in your accounts. However, we may not be able to aggregate your order with other client orders under this type of authority and therefore you may not receive the same price as other clients.

**Account Minimums and Other Requirements:** We require an account fee minimum of \$2,000 annually for you to open/maintain an account or establish a relationship. This fee is negotiable at our sole discretion based on the nature and complexity of the services to be provided and the overall relationship with us.

**Additional Information:** For more detailed information on our relationships and services, please see Item 4 - Advisory Services, Item 13 - Review of Accounts and Item 7 - Types of Clients of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *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?

**Asset-Based Fees:** Our asset-based fee for investment management ranges up to 2.00% annually. This fee is collected in advance on a quarterly basis and calculated using the market values from the last day of the prior quarter as a percentage of the value of the cash and investments in your account[s] that we manage. Archford also offers hourly rates from \$100 to \$350 per hour for certain advisory and estate planning services. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.

**Fixed Fees:** Our fixed annual fees for financial planning range up to \$250,000 per year. This fee is collected on a monthly or quarterly basis and negotiable based on the nature and complexity of the services to be provided and the overall relationship with us.

**Other Fees and Costs:** In addition to our advisory fee, you will also be responsible for third party manager and/or platform fees, custody fees, account administrative fees, fees and expenses related to mutual funds and exchange traded funds and applicable securities transaction fees.

**Additional Information: 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 detailed information on our fees, please see Item 5 - Fees and Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *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 must act in your best interest and not put our interests 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 is an example to help you understand what this means.

Some of our financial professionals are registered representatives of Valmark Securities, LLC, a registered broker-dealer. In addition to our services, your financial professional will offer you brokerage services through their separate capacity as a registered representative and will earn commission-based compensation for transactions implemented through Valmark. The commissions earned are separate from our advisory fees, which creates a financial incentive to recommend that you implement securities transactions through Valmark. You are encouraged to learn more about Valmark by reviewing their client relationship summary.

Archford refers certain clients to Valmark Advisers, Inc. for the purpose of evaluating and purchasing fee-based annuity products. If a client engages Valmark Advisers, Inc., Archford receives a solicitor fee. This creates a conflict of interest and creates a financial incentive to recommend Valmark Advisers, Inc.

**Additional Information:** For more detailed information see Item 10 - Financial Industry Activities and Affiliations, Item 12 - Brokerage Practices, and Item 14 - Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *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 on an agreed-upon annual salary. Additionally, they receive compensation based on performance and the revenue generated from the accounts they service directly. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of current clients. Although we do not receive any revenue from the third-party trust company we have contracted with, there is a potential conflict of interest in recommending these trust services. This is because we benefit from the third-party trust company by offering free, white-labeled trust services that we market to clients and prospective clients. Archford receives a solicitor fee for clients who reach a written agreement with Valmark Advisers, Inc., which creates a conflict of interest and encourages us to recommend them to our clients.

## Disciplinary History

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Additional Information:** You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#) or by visiting our website at [archfordcapital.com](https://www.archfordcapital.com). You can request up to date information and a copy of our client relationship summary by contacting us at (618) 416-7085.

**Conversation Starters:** *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*