

## NOVEMBER 2, 2020: FORM CRS (CLIENT RELATIONSHIP SUMMARY)

### A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH ARGUMENT INVESTMENT SERVICES, LLC

ARGI Investment Services, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our financial professionals at [Investor.gov/CRS](http://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?

Our firm offers investment advisory services to retail investors on a discretionary basis. In a discretionary account, you have granted written investment authority to your financial professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. Our firm regularly monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of the firm's standard advisory services. Our firm requires a minimum portfolio value of \$50,000 in order to provide advisory services to you. Some of our portfolios have a higher minimum portfolio value. This minimum portfolio value requirement is negotiable. Our firm provides a multi-disciplinary and comprehensive family wealth advisory service designed to deliver customized strategies to our high net worth clients (those with a net worth of 15 million or greater) that transforms their goals and wishes into plans that align with their values. Our firm offers financial planning and consulting services for our clients. Financial Planning services can be provided on a stand-alone basis, as an on-demand goals based financial planning tool or in conjunction with our investment management services. Our firm provides general investment recommendations, on a limited basis to our clients. There is no requirement that Client implements any of the recommendations or otherwise conduct business through our financial professionals. In addition, our firm acts as a co-subadvisor for Amplify Growth and Treasury Exchange Traded Fund (SWAN). The firm can provide trust services through ARGI Trust a division of Advocacy Trust LLC.

##### QUESTIONS TO ASK YOUR 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?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 13 AND 16

#### ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

##### WHAT FEES WILL I PAY?

Our firm receives a fee as compensation for providing investment advisory services on your account. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. Our investment management fees are based on a percentage of the total account value. Our fees are based on a tiered schedule with a maximum annual investment advisory fee of 1.65%, billed in advance or arrears on a quarterly basis. You pay this fee even if you don't buy or sell investments. The custodian (i.e. TD Ameritrade, Fidelity, Schwab, etc.) will charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. Fees for financial planning services are a negotiated fixed fee. Fees will vary based on the complexity of the plan and desired outcome. 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. Our firm receives a quarterly, asset-based licensing fee from SWAN for the right to use AIS' intellectual property, as well as a quarterly flat fee of \$2,500 to act as subadvisor and strategic partner to the ETF.

##### QUESTIONS TO ASK YOUR 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?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5

##### 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. 1) Asset-based fees present a conflict because our firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance, when equivalent and less costly options may be available if left with the employer's fund manager though your investment options and availability to funds may be limited and b) Advising against making a large charitable contribution to get a tax deduction (but decrease assets under management. 2) Our firm is required to disclose commonly owned entities that would provide different services to you and generate additional compensation to our firm. Please note that you always have a right to choose services and products from our affiliated entities or any other firm that provides similar services and products. 3) Our firm allows our financial professionals to invest in the same securities as you; therefore, our financial professionals may have an incentive to favor their personal accounts over your advisory account. 4) Lastly, some of the products, services and other benefits provided by your custodians are used in servicing all our firm's advisory accounts and therefore may not directly benefit your advisory account. If you have questions about whether any of these situations could apply to your investments, ask your financial professional.

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**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

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**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our firm's financial professionals receive salary. The compensation is not determined by the investment service fees. However, you have the right to decide whether to act on the recommendation. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. While some of our firm's financial professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our firm supervises the business activities of our financial professionals through our compliance program. All financial professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

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**ITEM 4: DISCIPLINARY HISTORY**

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**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

Yes, some do. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES OR AN UP TO DATE COPY OF THIS CLIENT RELATIONSHIP SUMMARY, PLEASE CONTACT:

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**LOUISVILLE, KENTUCKY 40245**  
**PHONE: (502) 753-0609**  
**WWW.ARGI.NET**

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**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?