

Our firm is registered with the US Securities and Exchange Commission (the “SEC”) as an Investment Adviser. You have a choice among different types of financial services professionals to assist you with your financial needs. These professionals offer a variety of services. It is important for you to understand the differences between the services offered, such as the difference between brokerage and investment advisory services, so that you can make an informed decision. This Summary is designed to help you understand the types of financial services our firm can provide you. The SEC also provides free and simple tools that allow you to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS).

### **What Investment Services and Advice Can You Provide Me?**

At CIA, we provide investment advisory services to retail investors. We offer portfolio management services, so that we can implement the asset allocation that we develop together with you. For this service, we generally require a minimum investment portfolio of \$500,000. We monitor collectively the investments of our clients on a continuous basis, and we review your particular investment plan in depth at least annually, with interim reviews and updates anytime life changes or market conditions call for it. We also provide pension consulting services to companies. In addition, we offer consultation services to clients who need guidance but are not prepared to engage us for full management services.

We utilize exchange traded funds, individual stocks, mutual funds and individual bonds to build investment portfolios. We will also utilize other types of investments on a more limited basis as appropriate. For clients who meet the financial qualifications set by the federal government, this includes private funds that are managed by our affiliate, Altera Private Access, LLC. When appropriate, we will utilize third party managers for part of a client portfolio.

Most of our clients engage us for discretionary portfolio management. This means that once we agree on an investment plan for your portfolio, we will actively manage your account(s) without contacting you to discuss each investment decision. You may impose certain written restrictions on us in the management of your investment portfolio, such as prohibiting the sale of highly appreciated stocks. You should note, however, that restrictions imposed by you may adversely affect the composition and performance of your investment portfolio.

If you choose a non-discretionary relationship, you will ultimately make the final decision regarding every investment decision; you will have to provide your approval for each transaction in your account(s). While we are happy to accommodate this arrangement, you should know that this can have an impact on our ability to manage your account(s) efficiently and may result in delays in implementing our advice.

**More information is available in our Form ADV Part 2A (our “Brochure”), in Items 4 and 7; please [click here](#) for a link to our Brochure or call our office to have a copy sent to you.**

Here are some questions you might want to discuss with us in more detail:

*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?*

### **What Fees Will I Pay?**

Fees and costs will affect the value of your portfolio over time. Portfolio management fees are calculated as a percentage of the assets we manage for you and are billed quarterly in arrears. This aligns our interests with yours, since we earn more money as the value of your portfolio increases. Our financial success is based on your financial success. We also assess fixed fees for advice regarding investments in private funds and special purpose vehicles. General consulting fees are agreed to in advance of services being provided and are usually assessed on an hourly basis.

In addition to the fees that we charge, your portfolio will incur other expenses. The most common examples are brokerage transaction fees (such as the fee that the broker charges to buy or sell a security in your account) and the internal fees and expenses of mutual funds, exchange traded funds and private funds. 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 information is available in our Form ADV Part 2A (our “Brochure”),** in Item 5, and we are happy to discuss fee arrangements in more detail with you. For example, you might want to ask:

*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 interests 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 to you. Here are some examples to help you understand what this means.

The concept of conflicts of interest sounds complicated, but we don't think it is. A conflict exists whenever one party can potentially benefit at the expense of another party. For example, we have several affiliated firms (described in **Item 10 of our Form ADV Part 2A**) to which we may refer clients and may then receive direct or indirect compensation. To illustrate, the owners of CIA have a financial interest in Altera Private Access, LLC, which manages a number of special purpose vehicles (private funds). If you invest in these funds, the owners of CIA will receive compensation. Similarly, if you utilize our affiliate Capital Accounting & Tax, LLC, a portion of the fees you pay for those services will flow through to the common owners of CIA. In addition, we accept soft dollar payments, a common industry practice in which the transaction fees that clients pay are used to purchase research or other products that are useful to an investment adviser firm. **As described in detail in Item 12 of our Form ADV Part 2A,** we recommend that you hold your account(s) at Charles Schwab & Co., Inc. (“Schwab”) or Fidelity Brokerage Services, LLC (“Fidelity”). These firms offer adviser-based programs. We receive benefits from our participation in these programs, which provides an incentive for us to encourage you to keep your account(s) at a particular custodian broker. However, we pass those benefits on to you in the form of enhanced pricing and top tier customer service, to name just two. For decades, registered investment advisers have held to what is known as a fiduciary standard. The standard requires our constant commitment to our duty of loyalty and care to you, our client. While brokers have recently been legally forced to adopt certain tenets of the fiduciary standard, advisers have always held to this higher level of trust and fierce protection of your interests. To continue this conversation, you might want to ask:

*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 paid either a salary or a percentage of the fees generated from accounts the financial professional services. Financial professionals who are also owners may also receive their share of corporate distributions. Some of our financial professionals have an interest in one or more of our affiliated firms, and therefore have a financial interest in recommending the affiliate to you.

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

Yes - one of our financial professionals has a reportable legal or disciplinary history stemming from an incident in 1962 and CIA had a registration oversight in 1999-2001. There is a free and simple tool available at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which you can access at any time to read about our firm and any of our financial professionals. You might want to ask:

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

### **Additional Information**

Please refer to our Form ADV Brochure, as it contains more details on these and other topics. Please call us at **(404) 531-0018** or email **Holly@YourWealth.com** to request our latest Brochure and any updated Summary that may be available. You can also visit our website at **[www.YourWealth.com](http://www.YourWealth.com)** for additional information. Finally, you might want to ask:

*Who is my primary contact person? Is he or she 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?*