

Holos Integrated Wealth, LLC

Holos Integrated Wealth, LLC (“Holos”) is an SEC-registered investment adviser which provides investment advisory (rather than brokerage) accounts and services. Investment advisory services and fees differ from brokerage services and fees, 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.

What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors. Principally we provide investment management and financial planning services. Clients hire us to perform these services by executing our Investment Advisory Agreement. We directly manage all of our clients’ investments. Discretionary authority grants us the full authority to buy, sell, manage, reinvest or otherwise effect investment transactions involving your assets without consulting with you first. We manage our clients’ accounts according to their specific investment needs and risks. We do not limit our advice or management to particular types of securities.

As part of our standard services, we monitor client account performance on an ongoing basis and also review accounts with clients on at least an annual basis. Through these annual reviews we seek to confirm that client accounts continue to be aligned with the client’s investment objectives and are appropriately positioned based on market conditions and investment policies, if applicable. We will inquire at the time of such reviews whether suitability information has changed.

We also provide financial planning, which will typically involve preparing and delivering a financial plan after consultation with the client and a review of relevant client records. Recommendations made in any financial plan are based on the client’s financial goals and objectives. Prior to engaging our Firm to provide planning services, clients are generally required to enter into a Financial Planning Agreement setting forth the terms and conditions of the engagement and describing the scope of the services to be provided and the fees charged.

For more detailed information about our services, please see Item 4, 5, and 7 of our Form ADV 2A “Brochure.”

Conversation Starters

Below are some questions you can ask our financial professionals to start a conversation about relationships & services:

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?

You will pay Investment Advisory Fees for our services. Our fees for investment management are based on a percentage of the assets we manage for you, which will not exceed 1.50%. This fee is negotiable and not all clients will pay the same percentage fee. Your exact fee will be disclosed on your Investment Advisory Agreement. Advisory Fees will be billed monthly, in advance. Fees are based on each account’s prior month-end balance. Advisory Fees for new deposits, whether in cash or securities, are pro-rated based on the number of days remaining in the previous month at the time of deposit. You will grant us permission to deduct investment management fees directly from your account.

Financial Planning clients will also pay us a Financial Planning Fee. We will charge clients on a fixed fee basis for any financial planning services to be provided. Fixed fees are a maximum of \$5,000. The total estimated fee, as well as the ultimate fee charged, is negotiable and will be based on the scope and complexity of our engagement with the client. We may waive financial planning fees, or include financial planning services for wealth management clients, at our discretion. We often will waive such fees if we are hired to implement all or part of a financial plan, but you are under no obligation to implement any financial plan through us. You may find comparable investment management and planning services from other sources at lower costs.

Other Fees and Costs: You will also pay brokerage commissions, transaction charges, handling fees, custodial fees, service charges, ticket charges and other similar charges incurred in connection with transactions for your Account(s). In addition to the fees described above, you may pay retirement plan fees, mutual fund sales loads, 12(b)-1 marketing fees charged by mutual funds, contingent deferred sales charges, annuity fees including, but not limited to, mortality and expense charges, and surrender charges. For more information about our fees and costs, please see Item 5 of our Form ADV 2A “Brochure.”



Scan this QR code to read our Form ADV Part 2A

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 fees and costs can be found in Items 5.A., B., C., and D of our Form ADV Part 2A “Brochure”.

Conversation Starters

Below are some questions you can ask our financial professionals to start a conversation about relationships & services:

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.

Because the Advisory Fee we charge is based on a client’s assets, the more the client will pay in advisory fees. This presents a conflict of interest in that we are incentivized to encourage clients to increase the assets in their account. Our investment adviser representatives are independently licensed to sell insurance products for commissions in their separate capacities as insurance agents. This creates a conflict of interest in that our representatives have an incentive to recommend insurance products. We receive certain products and services from broker-dealers/custodians, platform providers and other entities at no charge (or at a discount), which we use to benefits of all of our clients. This presents a conflict of interest in that we have an incentive to continue utilizing the entities that provide us with these free and/or discounted products and services.

Please review Items 4, 5, 10 and 12 of our Form ADV Part 2A “Brochure” for detailed descriptions of these conflicts and how we address them.

Conversation Starters

Below are some questions you can ask our financial professionals to start a conversation about relationships & services:

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

How Do Your Financial Professionals Make Money?

Our IARs are compensated by salaries and incentive pay based on the amount of client assets they manage. Some of these compensation structures present a conflict of interest in that our IARs have a financial incentive to recommend services to you and encourage you to increase the assets in your account. We manage this conflict of interest by requiring our IARs to always act in your best interest. Our IARs are not compensated any differently based on the advisory products they sell to you and do not receive any non-cash compensation. The firm’s owner receives distributions of corporate profits.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

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

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Below are some questions you can ask our financial professionals to start a conversation about relationships & services:

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

For more information about our investment advisory services or to request the most current version of this relationship summary, please go to the SEC’s website at [advisorinfo.sec.gov](https://www.advisorinfo.sec.gov) or call our office at (610)-639-9843.

Conversation Starters

Below are some questions you can ask our financial professionals to start a conversation about relationships & services:

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?