

Arkadios Wealth Advisors, LLC (“Arkadios Wealth” or “we”) is/are registered with the Securities and Exchange Commission (“SEC”) as a Registered Investment Adviser. 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.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Arkadios Wealth engages in investment advisory services for retail and institutional investors giving continuous advice based on the client’s individual needs. Arkadios Wealth provides its clients discretionary and non-discretionary account management services tailored to each client’s individual needs. In a discretionary account, our advisers will have the authority to determine which securities are bought and sold without prior consultation with the client. Discretion is exercised in a manner consistent with the client’s stated objectives, and any restrictions the client provides in writing. In a non-discretionary account, the client makes the ultimate decision regarding the purchase or sale of investments. The minimum account size is \$50,000 but may be negotiated in certain instances. As part of our standard service, we are responsible for performing ongoing reviews and consulting with you at least annually.

Arkadios Wealth offers Peak accounts which are a wrap fee program. In a Peak account, the client pays a single fee that covers the advisory services and the execution of transactions through our custodian. Clients that anticipate trading primarily in equities and ETFs are typically recommended to open a wrap fee account; clients that anticipate trading in mutual funds with little or no anticipated trading in equities and ETFs will be recommended to open a non-wrap fee account.

Arkadios Wealth also offers financial planning which can provide the client with a written financial plan addressing personal financial goals; current and projected assets, liabilities, and income; anticipated spending needs over time; tax realities (income, capital gains and estate); retirement goals; estate and legacy plans; and any other financial/investment needs. Once a financial plan is delivered, we do not commit to providing on-going monitoring of your assets that are not managed by Arkadios Wealth.

Advisers may also utilize third party managers in managing your account. The client grants discretion to the third-party manager in a separate agreement between the client and the third-party manager. Our advisers will provide you with the firm’s ADV (which outlines the firm’s services). **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 additional information, please see our ADV 2A, ADV 2B, and our website: www.arkadioscapital.com

WHAT FEES WILL I PAY?

Arkadios Wealth charges clients an annualized asset-based fee, billed monthly or quarterly based on the client’s written agreement. The actual fee paid is set forth in an Investment Advisory Agreement. The asset-based fee is calculated as a percentage of the assets we manage for you. The asset-based fee reduces the value of your account and will be deducted from your account on a monthly or quarterly basis.

If you choose financial planning, whether you engage us for ongoing advisory services or not, we may charge either a fixed fee or flat hourly fee, depending on the nature and complexity of your circumstances and the level of work it entails. As the first step in the financial planning process, all fees will be disclosed and agreed upon in the financial planning agreement signed by the client before work begins. If you choose a wrap fee program, the asset-based fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore are higher than a typical asset-based advisory fee.

Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to brokerage or investment advisory services. Fees can be charged directly or indirectly. Direct fees include transaction fees and account maintenance fees (including IRA fees) charged by the custodian that holds your account, prime broker fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Indirect fees include internal management fees (including 12b-1 fees and annual fund operating expenses) charged by mutual funds and exchange traded funds, which are disclosed in a fund’s prospectus. If you invest in an affiliated private fund that we manage, you will pay more than one layer of fees on those assets: our advisory fee on your account, plus a management fee and a share of profits (carried interest) charged at the fund level. The fund also bears expenses that include fees paid to our affiliated broker-dealer for placing fund interests and for distribution and investor services. This means we and our affiliates receive more total compensation when you invest in the affiliated fund. The more assets in your account, the more you will pay in fees, and the firm may have an incentive to encourage you to increase the assets in your account. Your financial professional is permitted to recommend the use of third-party money managers where additional fees may apply. 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. **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?**

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN PROVIDING RECOMMENDATIONS AS MY INVESTMENT ADVISER? HOW ELSE DOES THE 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, putting your interest ahead of ours. At the same time, our business model creates some conflicts with your interests. You should understand and ask us about these conflicts because they may affect the recommendations, we provide you.

Most investment adviser representatives are also registered representatives of Arkadios Capital, LLC ("Arkadios Capital"), a registered broker-dealer. Clients may purchase securities through broker-dealers in initial public offerings, secondary offerings, and special purpose acquisition company transactions. If Arkadios Capital acts as a member of the selling syndicate for such offerings, Arkadios Capital will receive compensation. Advisers, acting as Registered Representatives of Arkadios Capital, receive compensation from the sale of an initial public offering (IPO). The advisory fee is not reduced to offset this compensation. This poses a conflict of interest for those advisers, as they have a financial incentive to recommend IPO purchases. However, Arkadios Wealth and its personnel are constrained by fiduciary principles to act in the client's best interest and will only recommend IPOs they believe to be suitable.

Certain advisers are separately licensed as insurance agents/brokers for various independent insurance companies. Clients will be charged separately for investment adviser services offered in their capacities as registered representatives or as independent insurance agents. Arkadios Wealth clients are not obligated to purchase any recommended insurance products. This poses a conflict of interest to the extent that there is a financial incentive to recommend insurance products that result in commissions, trails, or other payments. Clients to whom Arkadios Wealth offers advisory services are informed that they are under no obligation to use the Firm's advisers for insurance services and may use an insurance agent of their choosing.

Your financial professional could favor his/her larger clients when deciding whom to contact regarding investment decisions in times of a volatile or active market. Your financial professional is allowed to negotiate the fee they charge, which will result in different clients paying different fees for similar services. Your financial professional is compensated by charging a fee based on a percentage of the value of your account, rather than for each transaction you make. This could result in higher compensation to your financial professional than would be paid in a non-advisory account.

Arkadios Capital and its advisers will make more money as the assets in your account increase. We manage affiliated private funds. Our affiliate serves as general partner, we serve as investment manager, and we and our affiliate receive management fees and a share of the funds' profits. The funds also pay our affiliated broker-dealer fees for placing fund interests and for distribution and investor services, which fund investors bear. Some of our financial professionals are paid a share of those profits for referring clients to the funds. This gives us and those professionals an incentive to recommend the affiliated funds to you. For additional information, please see our ADV 2A, ADV 2B, and our website: www.arkadioscapital.com

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Your financial professional receives a percentage of the asset-based fee and wrap fee as described above, which means your financial professional will receive a greater percentage of the asset-based fee as the revenue generated by your financial professional increases. As some advisers engage in financial planning, they may receive compensation from those clients (who may or not have advisory accounts with the firm). Financial planning may be provided for a lump sum or an hourly wage depending on the agreement with the client. Our financial professionals can also receive a share of the carried interest (a share of profits) earned by the affiliated general partners to private funds, based on the client assets they refer to those funds. One of our financial professionals also receives, through our affiliated broker-dealer, a share of the distribution fees paid by the funds, based on fund investments by clients referred by that professional and certain other professionals. This gives them an incentive to recommend the affiliated funds.

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

Yes, please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. Specific information on our firm and financial professionals can be found at <https://adviserinfo.sec.gov/>. **Ask your financial professional— As a financial professional, do you have any disciplinary history? For what type of conduct?**

ADDITIONAL INFORMATION

For additional information about our services, you can access our web site www.arkadioscapital.com. To request a copy of the relationship summary, you may call 404-445-0035. **When considering our services, ask your financial professional: Who is my primary contact person? Is she or he 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?**