

## EagleStone Tax & Wealth Advisors

December 4, 2024  
FORM CRS

EagleStone Tax & Wealth Advisors is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

### What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Investment Management, Financial Planning, Asset Allocation Services, and Retirement Planning.**

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on a regular basis.

**Investment Authority:** We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

### **Investment Offerings:**

We offer advice on various types of investments and products, including but not limited to, equity securities, corporate debt securities (other than commercial paper), commercial paper, municipal securities, variable life insurance, variable annuities, mutual fund shares, United States government securities, money market funds, real estate, REITs, ETFs, private placements, interests in partnerships investing in oil and gas interests, and interests in partnerships investing in Opportunity Zones.

**Account Minimums and Requirements:** The account minimum for a managed account with EagleStone is generally \$80,000. EagleStone reserves the right to grant exceptions on a case by case basis for account minimums based on each scenario.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Brochure Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/141014>.

### ***Key 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?**

### What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets.
- **Hourly Fees** - Payable upon delivery of service and subsequent receipt of invoice.

Examples of the most common fees and costs that may be applicable to our clients are:

- Custodian fees; commissions; account maintenance fees;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments.

**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 detailed information, refer to our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/141014>.

**Key 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?**

**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.

- **Third-Party Payments:** Persons providing advice on behalf of our firm are registered representatives with a **broker-dealer**. These persons receive compensation in connection with the purchase and sale of securities or other investment products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment products based on the compensation received rather than solely based on your needs.
- **Third-Party Payments:** Persons providing investment advice on behalf of our firm are licensed as **independent insurance agents**. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.

**Key Questions to Ask Your Financial Professional**

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

Refer to our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/141014> to help you understand what conflicts exist.

**How do your financial professionals make money?**

Our financial professionals servicing your account(s) are compensated with a salary and bonus. Compensation is based on a combination of individual performance and overall contributions to our organization. Bonuses are given at management's discretion and are based on the overall performance of the firm.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple research tool to learn more about our firm and financial professionals.

**Key Questions to Ask Your Financial Professional**

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

We have a regulatory inquiry to disclose. The firm is currently engaged in a regulatory investigation, which focuses on the handling of a client complaint regarding an IAR's breach of fiduciary duty, fee practices, and management. As part of this process, the investigation may also review the firm's supervision of related business practices. You can find additional information about our investment advisory services and request a copy of the relationship summary by calling 301-917-9309 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/141014>

***Key Questions to Ask Your Financial Professional***

- **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?**