

<p>Introduction</p>	<p>AP Wealth Management is a Registered Investment Adviser (RIA) with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <a href="https://www.investor.gov/CRS">https://www.investor.gov/CRS</a>.</p>
<p>What investment services and advice can you provide me?</p>	<p>We offer investment advisory services to high net worth individuals, families, and institutions such as charitable organizations, churches, schools, etc. for an ongoing asset-based fee based on the value of cash and investments in your account. Our advisory services include investment management, financial planning, consultations on wealth transfer, estate planning, retirement planning, education funding and charitable gifting. If you open an account with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will implement a portfolio of investments that is regularly monitored (at least quarterly), and when necessary, rebalanced to meet your changing needs, stated goals and objectives.</p> <p>These accounts are managed on a discretionary basis which means we do not need to call you when buying or selling in your account. You will sign an investment management agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship. Additional information about our advisory services is located in Item 4 of our <b>Form ADV Part 2A brochure</b> which is available online at <a href="https://www.apwealth.com/">https://www.apwealth.com/</a>.</p> <p>We also develop model portfolios for use in business' 401k/profit sharing plans. We charge an advisory fee based on the assets in the plan for this service. This service, along with providing oversight for some clients' company sponsored retirement plans, accounts for our non-discretionary assets under management.</p> <p><b>Questions to Ask Us:</b></p> <ul style="list-style-type: none"> <li>• Given my financial situation, should I choose an investment advisory service? Why or why not?</li> <li>• How will you choose investments to recommend to me?</li> <li>• What is your relevant experience, including your licenses, education, and other qualifications? What do those qualifications mean?</li> </ul>
<p>What fees will I pay?</p>	<p>Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. You will be charged an ongoing fee that is calculated and collected quarterly based on the value of the investments in your account. Our maximum fee is 1.45%. The fee that you pay is dependent on the value of the investments in your account and the complexity of your financial situation. Our fees vary and are negotiable. The quarterly fees will be automatically deducted from your account in advance of the upcoming quarter.</p> <p>The custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our advisory fee for our investment advisory service. You could also pay charges imposed by the custodian holding certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.</p>

	<p>A comprehensive financial plan can be provided using the Lifetime Financial Solution™. Fees are based on a flat rate beginning at \$5,000 per engagement and increase depending on the complexity of the plan.</p> <p>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.</p> <p>Additional information about our fees is located in Item 5 of our <b>Form ADV Part 2A brochure</b>. Our Form ADV Part 2A brochure is available online at <a href="https://www.apwealth.com/">https://www.apwealth.com/</a>.</p> <p><b>Questions to Ask Us:</b></p> <ul style="list-style-type: none"> <li>• Help me understand how these fees and costs will affect my investments. If I give you \$500,000 to invest, how much will go to fees and costs and how much will be invested for me?</li> </ul>
<p>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?</p>	<p><i>When we act as your investment adviser</i>, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. 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 could affect the investment advice you receive. Here is an example to help you understand what this means.</p> <p>The fact that our advisors and employees have the ability to trade securities in their own accounts could put us in conflict with our clients. We have policies in place to minimize the risk of this happening.</p> <p>Additional information about our conflicts of interest can be found in our <b>Form ADV Part 2A brochure</b> under Item 11 which is available online at <a href="https://www.apwealth.com/">https://www.apwealth.com/</a>.</p> <p><b>Questions to Ask Us:</b></p> <ul style="list-style-type: none"> <li>• How might your conflicts of interest affect me, and how will you address them?</li> </ul>
<p>How do your financial professionals make money?</p>	<p>The firm's revenue is from the advisory fees we collect from your accounts each quarter. Our advisors are paid based on the fees collected from the clients that they primarily serve. The owners of the firm are paid from the remaining profits after the non-owner advisors are paid and all administrative and overhead expenses are paid.</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>No, our firm and/or financial professionals do not have any legal and disciplinary history. Visit <a href="https://www.investor.gov/CRS">https://www.investor.gov/CRS</a> for a free and simple search tool to research our firm and our financial professionals.</p> <p><b>Ask your financial professional—</b> As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
<p>Additional Information</p>	<p>You can find additional information about our firm's investment advisory services on the SEC's website at <a href="https://adviserinfo.sec.gov/">https://adviserinfo.sec.gov/</a> by searching CRD #156417. You may also contact our firm at (706) 364-4281 and talk to any one of our investment professionals or support staff.</p> <p><b>Questions to Ask Us:</b></p> <ul style="list-style-type: none"> <li>• Who is my primary contact person?</li> <li>• Is he or she a representative of an investment adviser or a broker-dealer?</li> <li>• Who can I talk to if I have concerns about how this person is treating me?</li> </ul>