

Item 1      Cover Page

Savior LLC  
d/b/a  
Savior Wealth

SEC File Number: 801 – 114564

ADV Part 2A, Appendix 1  
Wrap Fee Program Brochure  
Dated: March 31, 2026

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**This Wrap Fee Program Brochure provides information about the qualifications and business practices of Savior LLC d/b/a Savior Wealth (“Savior Wealth”). If you have any questions about the contents of this Wrap Fee Program Brochure, please contact us at (617) 699-8877 or [sandy@SaviorWealth.com](mailto:sandy@SaviorWealth.com). The information in this Wrap Fee Program Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.**

**Additional information about Savior LLC d/b/a Savior Wealth also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

**References herein to Savior LLC d/b/a Savior Wealth as a “registered investment adviser” or any reference to being “registered” does not imply a certain level of skill or training.**

**Item 2           Material Changes**

There have been no material changes made to this brochure since Savior, LLC d/b/a Savior Wealth’s last Annual Amendment filing made on March 31, 2026.

Savior Wealth’s Chief Compliance Officer, Sandy Capobianco, remains available to address any questions that a client or prospective client may have regarding this ADV Part 2A Appendix 1 Wrap Fee Program Brochure.

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## **Item 4 Services, Fees and Compensation**

Savior, LLC, which does business as Savior Wealth (“Savior Wealth”) is a Delaware Limited Liability Company formed on September 21, 2018. Savior Wealth became registered as an investment adviser on January 28, 2019. Savior Wealth is owned by Todd M. Ingwersen.

Matthew McLaughlin may also conduct business using a separate DBA, McLaughlin Financial Consulting.

Savior Wealth offers investment advisory services that differ from those described in this Brochure, which are outlined in their Form ADV Part 2A. The Form ADV Part 2A also describes other information about Savior Wealth that is necessary to have an understanding of its business and is relevant to a client’s relationship with Savior Wealth. Clients seeking services as part of the Program (defined below) must read the Form ADV Part 2A in conjunction with this brochure.

### **A. SAVIOR WEALTH WRAP FEE PROGRAM**

Savior Wealth typically provides investment advisory services on a wrap fee basis through its wrap fee program (the “Program”). Under the Program, Savior Wealth offers investment advisory services, for a single specified annual Program fee, inclusive of trade execution, custody, reporting, and investment advisory fees.

Under the Program, Savior Wealth has the written authority to determine which securities and the amounts of such securities that are to be bought or sold on behalf of a client’s account. Any limitations on this discretionary authority will be included in the written agreement between each client and Savior Wealth. Clients may request amendments to these limitations, in writing, at any time.

The client shall have reasonable access to one of Savior Wealth’s investment professionals to discuss their account.

Because transaction fees and commissions are paid by Savior Wealth to the account custodian, Savior Wealth has an economic incentive to minimize the number of trades in the client’s account to maximize its own compensation, which presents a conflict of interest.

Participation in a wrap program may cost the client more or less than purchasing these services separately. When managing a client’s account on a wrap fee basis, Savior Wealth receives the balance of the Program fee after all other costs incorporated into the wrap fee have been deducted.

Savior Wealth’s annual fee for participating in the Program is based upon a percentage of the market value placed under Savior Wealth’s management as follows:

<b><u>Market Value of Portfolio</u></b>	<b><u>Annual Fee %</u></b>
Up to \$4,999,999	2.50%
From \$5,000,000 - \$9,999,999	2.00%
Over \$10,000,000	1.50%

Advisory fees are negotiable and Savior Wealth may determine to waive or reduce its fee for any reason, including but not limited to anticipated future earnings capacity, the amount of assets to be

managed by Savior Wealth or anticipated future assets to be managed by Savior Wealth, related accounts, and account composition.

Savior Wealth's investment advisory fee is prorated and paid quarterly, in advance, based upon the market value of the assets on the last business day of the previous quarter. Unless otherwise agreed to, Savior Wealth charges its fee on cash and cash equivalents. Fees are prorated for accounts opened during the quarter. Clients authorize Savior Wealth to directly debit its advisory fee. To the extent there are inflows or outflows in excess of \$100,000 during a billing quarter, Savior Wealth will calculate either a pro-rated debit or a credit to be applied to the client's account upon the next scheduled billing event.

Charles Schwab & Co., Inc. ("Schwab"), serves as the custodian for Program accounts.

A client agreement may be canceled at any time, by either party, for any reason upon receipt of prior written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

The Program's wrap fee does not include certain charges and administrative fees, including, but not limited to, transaction charges (including mark-ups and mark-downs) resulting from trades effected through or with a broker-dealer other than Schwab, transfer taxes, custody fees for non-standard assets, odd lot differentials, mutual fund short-term redemption fees, margin interest, electronic funds or wire transfer fees, exchange fees, interest charges, American Depository Receipt agency processing fees, and any charges, taxes or other fees mandated by any federal, state or other applicable law or otherwise agreed to with regard to client accounts. Such fees and expenses are in addition to the Program's wrap fee. In addition, clients will also incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g., management fees and other fund expenses).

Savior Wealth's related persons who recommend the Program to clients do not receive compensation that materially differs from how they are compensated by recommending a non-Program account.

## **Item 5 Account Requirements and Types of Clients**

Savior Wealth's clients currently include individuals and high net worth individuals.

## **Item 6 Portfolio Manager Selection and Evaluation**

- A. Under the Program, Savior Wealth does not use independent portfolio managers that are not associated with Savior Wealth. Savior Wealth will provide the ongoing monitoring and review of account performance, asset allocation and client investment objectives. Therefore, conflicts of interest present in other wrap-fee programs that make both affiliated and unaffiliated portfolio managers available do not exist in this Program.
- B. Savior Wealth acts as the portfolio manager for the Program. The amount of compensation received by Savior Wealth as a result of the client's participation in the Program may be more than what Savior Wealth would receive if the client paid separately for investment advice, brokerage and other services.

- C. As discussed in greater detail in its Form ADV Part 2A, Savior Wealth also provides certain clients investment advisory services on a non-wrap fee basis as well as other consulting services.

## IMPORTANT DISCLOSURES

### **Limitations of Financial Planning and Consulting.**

As indicated in Form ADV Part 2A, to the extent requested by a client, Savior Wealth may provide financial planning and related consulting services. Neither Savior Wealth nor its investment adviser representatives assist clients with the implementation of any financial plan, unless they have agreed to do so in writing. Savior Wealth does not monitor a client's financial plan, and it is the client's responsibility to revisit the financial plan with their investment adviser representative, if desired.

Furthermore, although Savior Wealth may provide recommendations regarding non-investment related matters, such as estate planning, tax planning and insurance, Savior Wealth does not serve as a law firm, accounting firm, or insurance agency, and no portion of its services should be construed as legal, accounting, or insurance implementation services.

Accordingly, Savior Wealth does not prepare estate planning documents, tax returns or sell insurance products. To the extent requested by a client, Savior Wealth may recommend the services of other professionals for certain non-investment implementation purposes, including certain of Savior Wealth's owners or employees (e.g., attorneys, accountants, insurance agents.). Some of these professionals may be affiliated with Savior Wealth. (See disclosures at Item 9 below regarding certain employee's status as licensed insurance agents).

Clients are reminded that they are under no obligation to engage the services of any recommended professional. The client retains absolute discretion over all implementation decisions and is free to accept or reject any recommendation made by Savior Wealth or its representatives.

If the client engages any unaffiliated recommended professional, and a dispute arises, the client agrees to seek recourse exclusively from and against the engaged professional.

**Retirement Rollovers:** A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If Savior Wealth recommends that a client roll over their retirement plan assets into an account to be managed by Savior Wealth, such a recommendation creates a conflict of interest if Savior Wealth will earn new (or increase its current) compensation as a result of the rollover. If Savior Wealth provides a recommendation as to whether a client should engage in a rollover or not (whether it is from an employer's plan or an existing IRA), Savior Wealth is acting as a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. No client is under any obligation to roll over retirement plan assets to an account managed by Savior Wealth, whether it is from an employer's plan or an existing IRA.

**Non-Discretionary Service Limitations.** Clients that determine to engage Savior Wealth on a non-discretionary investment advisory basis must be willing to accept that Savior Wealth cannot effect any account transactions without obtaining prior consent to such transaction(s) from the client. Therefore, in the event that Savior Wealth would like to make a transaction for a client's account

(including in the event of an individual holding or general market correction), and the client is unavailable, Savior Wealth will be unable to effect the account transaction(s) (as it would for its discretionary clients) without first obtaining the client's consent.

**Account Aggregation Tools.** Savior Wealth, in conjunction with the services provided through Advyzon may also provide periodic comprehensive reporting services which may incorporate all of the client's investment assets, including those investment assets that are not part of the assets managed by Savior Wealth (the "Excluded Assets"). Savior Wealth's service relative to the Excluded Assets is limited to reporting services only, which does not include investment implementation. Because Savior Wealth does not have trading authority for the Excluded Assets, to the extent applicable to the nature of the Excluded Assets (assets over which the client maintains trading authority vs. trading authority designated to another investment professional), the client (and/or the other investment professional), and not Savior Wealth, shall be exclusively responsible for directly implementing any recommendations relative to the Excluded Assets. The client and/or their other advisors that maintain trading authority, and not Savior Wealth, shall be exclusively responsible for the investment performance of the Excluded Assets. Without limiting the above, Savior Wealth shall not be responsible for any implementation error (timing, trading, etc.) relative to the Excluded Assets. In the event the client desires that Savior Wealth provide non-discretionary investment management services (whereby Savior Wealth would have trading authority) with respect to the Excluded Assets, the client may engage Savior Wealth to do so pursuant to the terms and conditions of the *Investment Advisory Agreement* between Savior Wealth and the client.

**Affiliated Private Investment Funds.** Savior Wealth is the investment manager for Savior Acrylic SPV ILP, Savior APP SPV LP, Savior CL SPV LP, Savior ON SPV LP, Savior FB SPV LP, Savior BTC SPV LP, Savior CSPRING SPV LLC, Savior JOB-G SPV LLC, Savior NFC SPV LP, Savior PLSTQ SPV LP, Savior ORCH SPV LP, Savior ORCH II SPV LP, Savior PSC SPV LLC and Savior Archetype Fund II SPV LP (the "*affiliated private funds*"). Savior Wealth, on a non-discretionary basis, may recommend that qualified clients consider allocating a portion of their investment assets to the *affiliated private funds*. The terms and conditions for participation in the *affiliated private funds*, including management and incentive fees, conflicts of interest, and risk factors, are set forth in the fund's offering documents. Savior Wealth's clients are under absolutely no obligation to consider or make an investment in a private investment fund(s).

**Unaffiliated Private Investment Funds.** Savior Wealth may also recommend that certain qualified clients consider an investment in unaffiliated private investment funds. Savior Wealth's role relative to the unaffiliated private investment funds shall be limited to its initial and ongoing due diligence and investment monitoring services. Savior Wealth's clients are under absolutely no obligation to consider or make an investment in an unaffiliated private investment fund(s).

**Risk Factors:** Private investment funds generally involve various risk factors, including, but not limited to, potential for complete loss of principal, liquidity constraints and lack of transparency, a complete discussion of which is set forth in each fund's offering documents, which will be provided to each client for review and consideration. Unlike liquid investments that a client may own, private investment funds do not provide daily liquidity or pricing. Each prospective client investor will be required to complete a Subscription Agreement, pursuant to which the client shall establish that he/she is qualified for investment in the fund, and acknowledges and accepts the various risk factors that are associated with such an investment.

**Fund Valuation:** If Savior Wealth bills an investment advisory fee based upon the value of private investment funds or otherwise references private investment funds owned by the client on any supplemental account reports prepared by Savior Wealth, the value for all private investment funds

owned by the client will reflect the most recent valuation provided by the fund sponsor. The current value of any private investment fund could be significantly more or less than the original purchase price or the price reflected in any supplemental account report.

**Inverse/Enhanced Market Strategies.** Savior Wealth may utilize long and short mutual funds and/or exchange traded funds that are designed to perform in either an: (1) inverse relationship to certain market indices (at a rate of 1 or more times the inverse [opposite] result of the corresponding index) as an investment strategy and/or for the purpose of hedging against downside market risk; and (2) enhanced relationship to certain market indices (at a rate of 1 or more times the actual result of the corresponding index) as an investment strategy and/or for the purpose of increasing gains in an advancing market. There can be no assurance that any such strategy will prove profitable or successful. To the contrary, such funds and/or strategy(ies) can suffer substantial losses. In light of these enhanced risks/rewards, a client may direct Savior Wealth, in writing, not to employ any or all such strategies for their accounts.

**Use of Exchange Traded Funds and Mutual Funds.** While Savior Wealth may recommend allocating investment assets to exchange traded funds (“ETFs”) or mutual funds that are not available directly to the public, Savior Wealth may also recommend that clients allocate investment assets to publicly available ETFs or mutual funds that the client could obtain without engaging Savior Wealth as an investment adviser. However, if a client or prospective client determines to allocate investment assets to publicly available ETFs or mutual funds without engaging Savior Wealth as an investment adviser, the client or prospective client would not receive the benefit of Savior Wealth’s initial and ongoing investment advisory services.

**Portfolio Activity.** Savior Wealth has a fiduciary duty to provide services consistent with the client’s best interest. As part of its investment advisory services, Savior Wealth will review client portfolios on an ongoing basis to determine if any changes are necessary based upon various factors, including, but not limited to, investment performance, fund manager tenure, style drift, account additions/withdrawals, and/or a change in the client’s investment objective. Based upon these factors, there may be extended periods of time when Savior Wealth determines that changes to a client’s portfolio are neither necessary nor prudent. Clients nonetheless remain subject to the fees described in Item 4 above during periods of account inactivity.

**Cash Sweep Accounts.** Certain account custodians can require that cash proceeds from account transactions or new deposits, be swept to and/or initially maintained in a specific custodian designated sweep account. The yield on the sweep account will generally be lower than those available for other money market accounts. When this occurs, to help mitigate the corresponding yield dispersion Savior Wealth shall (usually within 30 days thereafter) generally (with exceptions) purchase a higher yielding money market fund (or other type security) available on the custodian’s platform, unless Savior Wealth reasonably anticipates that it will utilize the cash proceeds during the subsequent 30-day period to purchase additional investments for the client’s account. Exceptions and/or modifications can and will occur with respect to all or a portion of the cash balances for various reasons, including, but not limited to the amount of dispersion between the sweep account and a money market fund, the size of the cash balance, an indication from the client of an imminent need for such cash, or the client has a demonstrated history of writing checks from the account.

The above does not apply to the cash component maintained within a Savior Wealth actively managed investment strategy (the cash balances for which shall generally remain in the custodian designated cash sweep account), an indication from the client of a need for access to such cash,

assets allocated to an unaffiliated investment manager, and cash balances maintained for fee billing purposes.

The client shall remain exclusively responsible for yield dispersion/cash balance decisions and corresponding transactions for cash balances maintained in any Savior Wealth unmanaged accounts.

**Cybersecurity Risk.** The information technology systems and networks that Savior Wealth and its third-party service providers use to provide services to Savior Wealth's clients employ various controls, which are designed to prevent cybersecurity incidents stemming from intentional or unintentional actions that could cause significant interruptions in Savior Wealth's operations and result in the unauthorized acquisition or use of clients' confidential or non-public personal information. Clients and Savior Wealth are nonetheless subject to the risk of cybersecurity incidents that could ultimately cause them to incur losses, including for example: financial losses, cost and reputational damage to respond to regulatory obligations, other costs associated with corrective measures, and loss from damage or interruption to systems. Although Savior Wealth has established processes to reduce the risk of cybersecurity incidents, there is no guarantee that these efforts will always be successful, especially considering that Savior Wealth does not directly control the cybersecurity measures and policies employed by third-party service providers. Clients could incur similar adverse consequences resulting from cybersecurity incidents that more directly affect issuers of securities in which those clients invest, broker-dealers, qualified custodians, governmental and other regulatory authorities, exchange and other financial market operators, or other financial institutions.

**Client Obligations.** In performing its services, Savior Wealth shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely on the information in its possession. Clients are responsible for promptly notifying Savior Wealth if there is ever any change in their financial situation or investment objectives so that Savior Wealth can review, and if necessary, revise its previous recommendations or services.

### **Performance Based Fees and Side-By-Side Management**

Savior Wealth may charge performance-based fees to clients. Clients are advised that performance-based fees involve a sharing of any portfolio gains between the client and Savior Wealth. Such performance-based fees create a conflict of interest, because Savior Wealth is incentivized to take additional risks in the management of a client portfolio that may be in conflict with the client's current investment objectives and tolerance for risk. No performance-based fees will be assessed until the portfolio, on a cumulative basis from account inception, is in a net gain position.

Performance-based fees are in addition to the asset-based fees detailed in Item 5 of this Brochure. Clients are also advised that as a result of the standard asset-based fee and the performance-based fee, Savior Wealth has an economic incentive to recommend a performance-based fee structure.

Performance-based fees may only be offered to clients who meet one of the following criteria:

- A natural person who or a company that immediately after entering into the contract has at least \$1,100,000 under the management of the investment adviser;
- A natural person who or a company that the investment adviser entering into the contract (and any person acting on his behalf) reasonably believes, immediately before entering into the contract, either:

1. Has a net worth (together, in the case of a natural person, with assets held jointly with a spouse, excluding principal residence) of more than \$2,200,000, at the time the contract is entered into; or
  2. Is a qualified purchaser as defined in section 2(a)(51)(AA) of the Investment Company Act of 1940 (15 U.S.C. 80a-2(51)(A)) at the time the contract is entered into; or
- A natural person who immediately before entering into the contract is:
    1. An executive officer, director, trustee, general partner, or person serving in similar capacity of the investment adviser; or
    2. An employee of the investment adviser (other than an employee performing solely clerical, secretarial, or administrative functions with regard to the investment adviser) who, in connection with his or her regular functions or duties, participates in the investment activities of such investment adviser, provided that such employee has been performing such functions and duties for or on behalf of the investment adviser, or substantially similar functions or duties for or on behalf of another company for at least 12 months.

### **Methods of Analysis, Investment Strategies and Risk of Loss**

Savior Wealth uses the same methods of security analysis, investment strategies and these strategies present the same risk of loss that are described in its Form ADV Part 2A. Those descriptions are incorporated herein by reference.

Investing in securities involves risk of loss that clients should be prepared to bear, including the complete loss of principal investment.

### **Voting Client Securities**

Savior Wealth does not vote client proxies. Clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets.

Clients will receive their proxies or other solicitations directly from their custodian. Clients may contact Savior Wealth to discuss any questions they may have with a particular solicitation.

## **Item 7 Client Information Provided to Portfolio Managers**

Savior Wealth shall be the Program's portfolio manager. Savior Wealth shall provide investment advisory services specific to needs of each client. Prior to providing investment advisory services, an investment adviser representative will discuss with each client, their particular investment objective(s). Savior Wealth shall allocate each client's investment assets consistent with their designated investment objective(s). Clients may, at any time, impose restrictions, in writing, on Savior Wealth's services.

## **Item 8 Client Contact with Portfolio Managers**

The client shall have, without restriction, reasonable access to the Program's portfolio manager.

## **Item 9 Additional Information**

- A. Savior Wealth has not been the subject of any disciplinary actions.

### **Other Financial Industry Activities and Affiliations**

**Licensed Insurance Agents.** Savior Wealth's owner and certain of its representatives, in their individual capacities, are licensed insurance agents, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage these individuals to effect insurance transactions on a commission basis. The recommendation that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions provides an incentive to recommend insurance products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Savior Wealth's representatives. Clients are reminded that they may purchase insurance products recommended by Savior Wealth through other, nonaffiliated licensed insurance agents.

Savior Wealth's Chief Compliance Officer remains available to address any questions that a client or prospective client may have regarding these conflicts of interest.

**Investment Adviser to Affiliated Fund.** Savior Wealth currently serves as the investment adviser to Savior Acrylic SPV I LP, Savior APP SPV LP, Savior CL SPV LP, Savior ON SPV LP, Savior FB SPV LP, Savior BTC SPV LP, Savior CSRING SPV LLC, Savior JOB-G SPV LLC, Savior NFC SPV LP, Savior PLSTQ SPV LP, Savior ORCH SPV LP, Savior ORCH II SPV LP, Savior PSC SPV LLC and Savior Archetype Fund II SPV LP (the "*affiliated private funds*"). As investment adviser to the *affiliated private funds*, Savior Wealth receives an advisory fee for its services. Given the above discussion relative to the objectives, suitability, risk factors, and qualifications for participation in the *affiliated private funds*, Savior Wealth may give advice or take action with respect to the *affiliated private funds* that differs from that given/taken by Savior Wealth for individual client accounts. Savior Wealth **does not** charge individual clients a direct investment advisory fee on assets allocated to the *affiliated private funds*. However, clients incur investment advisory fees at the funds level.

### **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Savior Wealth maintains an investment policy relative to personal securities transactions. This investment policy is part of Savior Wealth's overall Code of Ethics, which serves to establish a standard of business conduct for all of Savior Wealth's representatives that is based upon fundamental principles of openness, integrity, honesty and trust, a copy of which is available upon request.

Savior Wealth also maintains and enforces policies reasonably designed to prevent the misuse of material non-public information by Savior Wealth or any person associated with Savior Wealth.

As disclosed above, Savior Wealth has a financial interest in the *affiliated private funds*. The terms and conditions for participation in the *affiliated private funds*, including management fees, conflicts

of interest, and risk factors, are set forth in the *affiliated private funds* offering documents.

Savior Wealth and/or representatives of Savior Wealth may buy or sell securities that are also recommended to clients. This practice may create a situation where Savior Wealth and/or representatives of Savior Wealth are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation presents a conflict of interest. Practices such as “scalping” (i.e., a practice whereby the owner of shares of a security recommends that security for investment and then immediately sells it at a profit upon the rise in the market price which follows the recommendation) could take place if Savior Wealth did not have adequate policies in place to detect such activities. In addition, this requirement can help detect insider trading, “front-running” (i.e., personal trades executed prior to those of Savior Wealth’s clients) and other potentially abusive practices.

Savior Wealth has a personal securities transaction policy in place to monitor the personal securities transactions and securities holdings of each of Savior Wealth’s “Access Persons”. Savior Wealth’s securities transaction policy requires that Access Person of Savior Wealth must provide the Chief Compliance Officer or his/her designee with a written report of their current securities holdings within ten (10) days after becoming an Access Person. Additionally, each Access Person must provide the Chief Compliance Officer or his/her designee with a written report of the Access Person’s current securities holdings at least once each twelve (12) month period thereafter on a date Savior Wealth selects.

Savior Wealth and/or representatives of Savior Wealth may buy or sell securities, at or around the same time as those securities are recommended to clients. This practice creates a situation where Savior Wealth and/or representatives of Savior Wealth are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation presents a conflict of interest.

### **Review of Accounts**

For those clients to whom Savior Wealth provides ongoing investment advisory services, account reviews are conducted on a periodic basis by Savior Wealth’s representatives. All investment advisory clients are advised that it remains their responsibility to advise Savior Wealth of any changes in their investment objectives or financial situation. All clients are encouraged to review financial planning issues, investment objectives and account performance with Savior Wealth on an annual basis either in person or by phone.

Savior Wealth may conduct account reviews upon the occurrence of a triggering event, such as a change in client investment objectives or financial situation, market corrections and client request.

Clients are provided, at least monthly, with written transaction confirmation notices and regular written summary account statements directly from the broker-dealer or custodian for their account. Savior Wealth may also provide a quarterly written periodic report summarizing account activity and performance.

### **Client Referrals and Other Compensation**

Clients and prospective clients should review Item 12 of Savior Wealth’s Form ADV Part 2A for information about the economic benefits that it receives.

Savior Wealth does not compensate, directly or indirectly, any person, other than its representatives, for client referrals.

**Financial Information**

Savior Wealth does not solicit fees of more than \$1,200, per client, six months or more in advance.

Savior Wealth is unaware of any financial condition that is reasonably likely to impair its ability to meet its contractual commitments relating to its discretionary authority over certain client accounts.

Savior Wealth has not been the subject of a bankruptcy petition.