



## Relationship Summary (Form CRS)

### **Item 1 – Introduction**

Strategent Financial, LLC (“we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from a registered broker-dealer, and it is important for you to understand the differences between those structures. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. The italicized sentences appearing in text boxes below are intended to be “conversation starters” for you to have with us, as required by the instructions to Form CRS.

### **Item 2 – Relationships and Services**

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

Our primary service offering is “Wealth Management,” which includes discretionary portfolio management and a broad range of consulting topics such as: financial planning, tax planning, charitable gifting, estate considerations, college planning, risk / insurance management, wealth transfer and other special needs to individuals and their trusts and estates (“you,” “clients,” or our “retail investors”). We provide these services based on each client’s unique circumstances, including their investment objectives, risk tolerance, investment time horizon, withdrawal requirements, and other special circumstances, which we develop through discussions with our clients and confirm in a personal investment plan. We provide our investment management services on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you before doing so. However, you can place reasonable restrictions on the securities that we buy by notifying us, in writing. We monitor client portfolios periodically and make changes as we determine necessary. We do not have to limit the type of securities we trade for retail investors to proprietary products or a limited group or type of investment, but we generally construct and manage portfolios containing no-load institutional class mutual funds (with an emphasis on low costs while achieving the desired returns of the targeted asset class), and to a lesser extent: exchange traded funds (“ETFs”), individual equities, individual bonds, and unaffiliated private investment funds in limited circumstances. All of our consulting / financial planning services address the specific needs of the retail investor and may include any or all of the following areas of concern: personal financial planning, education planning, income tax and cash flow analysis, death and disability analysis, retirement planning, investment review, estate planning, and insurance analysis.

On a limited basis, we will also provide financial planning services to retail investors that are not Wealth Management clients. When we provide those services, we rely upon the information clients provide and do not verify or monitor that information while or after providing these services. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor. Our Wealth Management services are designed for relationships with a minimum account size of \$800,000. Subject to certain exceptions described in Items 5 and 7 of our [Form ADV Part 2A](#), we generally impose a minimum annual fee of \$10,000 for Wealth Management services if the account falls below \$800,000 in value.

For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7, respectively in our [Form ADV Part 2A](#).

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

### **Item 3 – Fees, Costs, Conflicts, and Standard of Conduct**

#### **What fees will I pay?**

As fiduciaries, we provide services and receive fees only from you. For investment management services, and with certain exceptions described in Item 5 of our [Form ADV Part 2A](#), our fee is based upon the tiered fee schedule ranging between 0.30% and 1% of the value of the managed portfolio. Because this fee is based on the amount of your assets under our management, the more assets you designate for our management, the more you will pay for our services. Therefore, we may have an incentive to encourage you to increase the amount of assets that you designate for our management. However, under the tiered fee schedule, as the value of assets under our management increases, the applicable fee percentage decreases incrementally at each tier. We either deduct our fee from one or more of your investment accounts or bill you for our services quarterly, in

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=675361](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=675361)

advance. We charge \$250 per hour for stand-alone financial planning and consulting services to clients who are not Wealth Management clients, payable upon completion of the service.

Your account will be held with a qualified custodian. Custodians and their affiliated or unaffiliated broker dealers generally charge transaction fees for executing certain types of securities transactions and for costs to maintain your investment account. In addition, if your assets are invested in mutual funds, ETFs, or other registered and unregistered investment companies, you will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund's prospectus or other offering documents. 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 more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [Form ADV Part 2A](#).

*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:

- We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support may make us more inclined to continue using and recommending them.
- We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we do not currently manage your account held with your employer's plan, this will increase our compensation.

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

For more detailed information about our conflicts of interest, please review Item 4, 11 and 12 of our [Form ADV Part 2A](#).

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

Our financial professionals are generally compensated on a salary basis and are eligible to receive discretionary bonuses. In addition, certain of our financial professionals are equity owners of the firm, in which case they stand to receive a share of the profits of the firm. Bonuses can be, but are not necessarily based on the acquisition of new clients and their growth of assets. This presents conflicts of interest, as it may incentivize our financial professionals to recommend that you place additional assets under our management. We mitigate those conflicts by making recommendations in conformity with each client's investment objective and savings strategy. You should discuss your financial professional's compensation directly with your financial professional.

### **Item 4 – Disciplinary History**

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

No. We encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

*As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

### **Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of our [Form ADV Part 2A](#) or our relationship summary. Our Chief Compliance Officer is available by phone at (540) 437-1222.

*Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=675361](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=675361)