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(d.b.a. AGW Capital Advisors)**

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Client Relationship Summary

April 28, 2023

This brochure provides information about the client relationship between a client and AGW Capital Advisors. If you have any questions about the contents of this summary, please contact us at 813.254.4700. The information in this summary has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

AGW Capital Advisors is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser.

Additional information about AGW Capital Advisors is also available on the SEC's website at www.adviserinfo.sec.gov.

Introduction

AGW Capital Advisors is an investment adviser registered with the Securities and Exchange Commission offering investment advisory services. This document provides a summary of the services we offer and fees we charge. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers and investment advisers.

Relationships and Services

Questions to ask us: 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 investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to individual clients:

- Advise on asset allocation and portfolio structure (e.g., active vs. passive, number and types of managers and strategies).
- Provide investment manager (individually, an "Investment Manager"; collectively, the "Investment Managers") research on current, replacement and/or additional Investments, as needed.
- Provide periodic performance measurement reports.

As part of our standard services, we typically monitor client accounts on a daily basis. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the individual investor makes the ultimate decision). We do not limit the types of investments that we recommend. Please also see our Form ADV Part 2A ("[Brochure](#)").

Fees, Costs, Conflicts, and Standard of Conduct

Questions to ask us: Help me understand how these fees and costs might affect my investments. If I give you money 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? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay? Our fees vary depending on the size of assets under management. In general, the higher the value of assets you have in your advisory account, the lower the asset-based fee you will be charged (i.e. 1.00%, 0.75%, etc.) and the higher your total dollar fee will be. In certain cases, we charge a fixed fee for investment advisory services (as opposed to an asset-based fee). Our fixed-fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work may affect the advisory fee. All fees are paid quarterly in advance. Lastly, we periodically will work on a project for a flat, project-based fee. In this arrangement, you pay our fees even if you do not have any transactions. Please also see our [Brochure](#) for additional information on our fee structure.

Third Party Costs: Some investments (e.g., mutual funds, separately managed accounts, etc.) impose product-level fees. Additionally, you will typically pay custodian-related transaction fees when we buy and sell an investment for your account. 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. Please also see our [Brochure](#) for additional details.

Conflicts of Interest: When we act as your investment adviser, we have to act in your best interest and put your interests ahead of our own. You should understand and ask us about any potential conflicts of interests because they can affect the investment advice we provide you.

How do your financial professionals make money? Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also our [Brochure](#) for additional details.

Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? Yes, we have a disciplinary event to report. Eugene Ray Charles was subject to a regulatory infraction in July 2022. This stemmed from Mr. Charles's self-admitted administrative failure of the individual's prior employer, which had a requirement to submit fingerprints on the individual's behalf in a timely manner to the appropriate regulatory authority. Mr. Charles was unaware of the administrative failure until preparing to join his current employer. The individual submitted a letter of acceptance, waiver and consent which was accepted by the appropriate regulatory authority. Mr. Charles's current and prior employer investigated the issue, and definitively concluded that no willful misconduct occurred on behalf of the individual. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Additional Information

Questions to ask us: 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?

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/150570> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 813-254-4700.