

**Annis Gardner Whiting Capital Advisors LLC (d.b.a. AGW Capital Advisors)**  
**Client Relationship Summary**  
**March 27, 2024**

**Item 1: Introduction**

AGW Capital Advisors is an investment adviser registered with the Securities and Exchange Commission offering investment advisory services. Please be aware that brokerage and investment advisory services and fees differ and that it is important for you to understand the differences. 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.

**Item 2: 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. We offer discretionary and non-discretionary accounts. Discretionary accounts allow us to buy and sell investments on your behalf on an ongoing basis without asking your permission. You will provide us discretionary authority via the client engagement agreement and the contract between you and the custodian. Non-discretionary arrangements require us to obtain your approval prior to executing any transactions on behalf of your account. Our services are not subject to a minimum fee or account size.

For additional information regarding our services you can refer to Items 4, 7  
and 8 or our Form ADV 2A brochure found here:

<https://adviserinfo.sec.gov/firm/summary/150570>

**Item 3: 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 \$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? 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.

**Third Party Costs:** In addition to our fees, you may pay other fees including: custodial fees, brokerage commissions; transaction fees, internal fees and expenses charged by mutual funds and ETFs; and other fees and taxes on brokerage accounts and securities transactions. 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 additional information regarding our services you can refer to Item 5 or our Form ADV 2A brochure found here:

<https://adviserinfo.sec.gov/firm/summary/150570>

**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. 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 is an example to help you understand what this means. If an investor agrees to transfer or rollover an account to our management, then we make more money in fees than if they didn't transfer the account.

**Questions to ask us:** *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?*

For additional information regarding our services, you can refer to Item 10 or our Form ADV 2A brochure found here:

<https://adviserinfo.sec.gov/firm/summary/150570>

**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.

#### Item 4: 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?** We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

#### Item 5: 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 <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.