

## Is an Investment Advisory Account Right for you?

There are different ways you can obtain assistance with your investments. You should carefully consider which types of accounts and services are right for you.

Motive Wealth Advisors (“Motive”) is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. This document gives you a summary of the types of services we provide and how you pay. Please ask us for additional information.

We provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory services fees can differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker dealers, investment advisers, and investing.

## Relationships and Services.

### *What Investment Services and Advice Can You Provide Me?*

We offer advisory services to retail and institutional clients including investment management, investment advisory, financial planning, and consulting.

If you retain our firm for investment management services, you will pay an ongoing asset-based fee paid quarterly in arrears based on prior period-end value. We will collaborate with you to determine your investment objectives, risk tolerance, and other relevant information throughout our advisory relationship. We will use this information to develop a strategy that enables our firm to give you continuous and focused investment advice and to make investments on your behalf. Once we construct your investment portfolio, we will monitor performance and proactively manage your accounts on an ongoing basis. If you participate in our discretionary investment management services, the authorization will allow us to manage your account regarding the purchase or sale of investments without your approval prior to each transaction until the termination of our agreement. You may limit our discretionary authority by providing our firm with your restrictions and guidelines in writing.

Motive also offers financial planning services which typically involve providing a variety of advisory services to clients regarding the management of their financial resources based on an analysis of their individual needs. If you retain our firm for financial planning services, we will gather information about your financial circumstances and objectives and make recommendations. While we strive to help you implement recommended financial planning strategies, the responsibility for implementing all changes outside the discretionary management of investment accounts ultimately resides with you.

Motive offers retirement consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. In general, these services may include an existing plan review and analysis, plan-level advice regarding fund selection and investment options, education services to plan participants, investment performance monitoring and/or ongoing consulting. These consulting services will generally be non-discretionary and advisory in nature, meaning you make the ultimate decision regarding the purchase and/or sale of investments.

We offer investment advisory services with a large selection of investments to individuals, trusts, estates, charitable organizations, corporations, and other business entities.

At our discretion, we may require a minimum investment of \$3,000,000 to open and maintain an investment management account. **For additional information, please see Motive’s ADV at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) (Part 2A brochure, items 4 and 7).**

### ***Conversation Starters. Ask your financial professional –***

- *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?*

## Fees, Costs, Conflicts, and Standard of Conduct.

### ***What Fees Will I Pay?***

For investment management services you will be charged an ongoing management fee based on the assets under management in accordance with the fee schedule presented in your agreement. Fees are typically charged quarterly in arrears based on prior period-end value. The asset-based fee reduces the value of your account and will be deducted from your account. Our current fee schedule

is described in Item 5 of the Form ADV Part 2. **For additional information, please see Motive's ADV at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (Part 2A brochure, item 5).**

Investment management clients generally pay a tiered management fee ranges up to 1% annually, depending on the size of your account. At our discretion, we may combine the account values of family members to determine the applicable advisory fee. Combining account values will increase your total assets under management, which may result in your paying a reduced advisory fee percentage. Although the effective management fee rate will decrease with larger account balances, the total management fees you will pay will likely increase as you increase the total amount of assets under our management, and therefore we generally have an incentive to encourage transferring or depositing additional assets into your account.

Other fees and costs may include custodian fees and account maintenance fees. Some investments (such as exchange traded funds and mutual funds) impose additional fees that will reduce the value of your investment over time.

**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.**

***Conversation Starters. Ask your financial professional –***

- *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 are held to a fiduciary standard that covers our entire investment advisory relationship with you. We act in your best interest and will 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.

**For additional information, please see Motive's ADV at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (Part 2A brochure, item 10).**

***Conversation Starters. Ask your financial professional –***

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

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

Our financial professionals are paid a salary plus discretionary bonuses based on company and individual performance. Compensation is ultimately derived from revenue the firm earns from financial advisory fees.

## **Disciplinary History**

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

***Conversation Starters. Ask your financial professional –***

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

## **Additional Information**

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call James Niedzinski or Jason Close at (248) 987-5731. To report a problem to the SEC, visit [Investor.gov](http://Investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, you may contact us in writing at 2139 Cole Street, Birmingham, MI, 48009.

***Conversation Starters. Ask your financial professional –***

- *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?*