

**Alpha Advisors, LLC**  
**Client Relationship Summary**  
June 24, 2020



## **ITEM 1: INTRODUCTION**

Alpha Advisors, LLC (our “firm”, “we”, “us”) is registered with the Securities and Exchange Commission as an Investment Advisor.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## **ITEM 2: RELATIONSHIPS AND SERVICES**

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

Our firm offers wealth management services such as investment advisory and investment-related financial planning to retail investors. We offer our wealth management services on an on-going, discretionary basis which means we can buy and sell securities without your permission. We will limit the kinds of investments we make to tailor your account to fit your needs. You may make restrictions on your account to us in writing through your investment policy statement or “IPS” or your Wealth Management Agreement “WMA”. We review your accounts at least monthly or more frequently in the event of market volatility. We do not require you to have a minimum asset size in order to open or maintain an account with our firm.

*FOR ADDITIONAL INFORMATION REGARDING OUR SERVICES, PLEASE SEE ITEMS 4 AND 7 OF OUR FORM ADV PART 2A.*

### **Ask us the following questions:**

- 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?

## **ITEM 3: FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT**

*What fees will I pay?*

We will charge you either a monthly fee based on your assets under management with us or an annual flat retainer fee which ranges from \$5,000 to \$50,000. Our fees are negotiable. If you pay an asset-based fee, the more money you invest with us the more fees you will pay; therefore, we have an incentive to encourage you to increase your assets in your account. Conversely, if your account decreases, we will make less money. While we will not charge you for the following, you may also pay a transaction fee when we buy or sell an investment in your account to the broker-dealer that holds your assets, and you will pay a transfer out fee if you move your account from our Custodian.

***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 FEES, PLEASE SEE ITEM 5 OF OUR FORM ADV PART 2A.*

**Ask us the following question:**

- 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.**

If you are leaving a current employer, we may suggest you rollover your employer retirement plan assets into an IRA we manage. When you rollover an employer retirement plan that we are not currently managing, we have an economic incentive to encourage you to rollover those assets which would earn us more compensation than if the account were not rolled into an IRA we manage.

**FOR ADDITIONAL INFORMATION REGARDING OUR CONFLICTS, PLEASE SEE ITEM 10 OF OUR FORM ADV PART 2A.**

**Ask us the following question:**

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

*How do your financial professionals make money?*

All financial professionals are owners of the firm and receive a base salary and receive equal profit distributions. We have a fiduciary duty to put your best interest ahead of our own even though this compensation arrangement could present conflicts of interest because owners have the ability to place more importance on firm profits over what is in your best interest. In addition, as fiduciaries, our two Certified Financial Planners, "CFP," are held to a Code of Ethics which also requires them to act in a fiduciary capacity.

## **ITEM 4: DISCIPLINARY HISTORY**

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

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS), for a free and simple tool to research our firm and financial professionals.

**Ask us the following question:**

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

## **ITEM 5: ADDITIONAL INFORMATION**

For additional information regarding our fees, services, and conflicts, please see our Form ADV Part 2A, or visit our website at <https://www.alpha-advisors.com/>. Please contact us at 804-754-8532 for more up-to-date information or request a copy of this client relationship summary.

**Ask us the following questions:**

- 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?