

Agili, P.C. (“Agili,” “we”) is registered with the U.S. Securities and Exchange Commission as an investment advisor. We are not registered with FINRA as a broker-dealer. The services that we offer as an investment advisor and the fees we charge for those services differ from the services a broker-dealer offers and the fees they charge. It is important for you to understand the difference.

Free and simple tools are available to you to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS). This site also provides educational materials about investment advisors (like Agili), broker-dealers, and investing.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Agili offers investment advisory services to retail investors like you. We work with successful individuals and families as their personal Chief Financial Officer to simplify and manage their complex financial lives so that they may enjoy doing what they love. For the vast majority of our clients, we manage their investment accounts on a fully discretionary basis. Each client has a customized and personalized investment plan designed to meet their financial and family objectives.

Our services include the selection of securities for client investment portfolios and the continuous monitoring of client accounts.

For some clients, we also provide supervisory services over other investments. These may include personal and investment real estate, family-owned or private companies, restricted stock and options, and insurance and annuity accounts not under our discretionary management.

And, for all but a few investment management-only clients, we provide comprehensive financial planning advice in all areas, including cash flow planning, debt management, retirement planning, education funding, tax and estate planning, charitable gifting and philanthropic planning, and insurance analysis and risk management.

**More detailed information about the services we offer can be found in our Form ADV Part 2A brochure, which can be accessed online at [adviserinfo.sec.gov/firm/summary/107664](https://adviserinfo.sec.gov/firm/summary/107664).**

#### Ask Agili these 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?

### WHAT FEES WILL I PAY?

Agili’s primary source of revenue is the fees we earn from our clients for managing their assets. We charge most clients based on the value of the assets we manage for them (also known as “assets under management” or AUM) on a tiered fee schedule. We also charge an asset-based fee for the investments over which we provide supervisory services.

We may charge some clients a minimum fee, an alternate fee schedule, or charge on a retainer schedule, as agreed upon by Agili and the client. At the beginning of the calendar quarter, clients pay one-fourth of their annual fee in advance for the services to be provided in the upcoming quarter. The fee is based on the quarter ending balance in their accounts.

In addition to the fees described above, Agili may charge a performance-based fee on the two non-traditional investment pools we manage if returns on the funds exceed an established benchmark (known as a “hurdle rate”) as explained in the offering documents for each fund. A performance-based fee is a fee based on a share of the capital gains or capital appreciation of a client’s assets.

Other fees and costs you might pay: Clients who own mutual funds, hedge funds or limited partnerships will also be subject to the operating expenses of the various underlying investments. These operating expenses are generally for management fees and distribution and administrative costs of the underlying funds. On a mutual fund, this is commonly known as the “expense ratio.” Agili has no financial interest in and receives no compensation from these operating expenses. Finally, clients will also incur brokerage and transaction costs charged by the custodian when Agili buys and sells securities in their accounts.

The more assets there are in your advisory account, the more you will pay in fees. Therefore, we may have an incentive to encourage you to increase the assets in the account(s) we manage for you, including recommending rolling assets into an account on which we charge a higher fee (such as a rollover to an IRA from a 401(k)).

**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. More detailed information about our fees can be found in our Form ADV Part 2A brochure, which can be accessed online at [adviserinfo.sec.gov/firm/summary/107664](https://adviserinfo.sec.gov/firm/summary/107664).



**Ask Agili this 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 interests 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 make money from a performance-based fee on the one proprietary investment product we issue – MJA Special Opportunities Fund, LP – as described in our Form ADV. With the exception of that fund, we do not issue proprietary investment products. We may be incented to recommend this investment to qualified clients because of the potential for Agili to earn the performance-based fee.



**Ask Agili this question:**

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

More detailed information about our conflicts of interest can be found in our Form ADV Part 2A brochure, which can be accessed online at [adviserinfo.sec.gov/firm/summary/107664](https://adviserinfo.sec.gov/firm/summary/107664).

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Agili employees work as a team. Our financial strategists are compensated with a regular salary and an annual performance-based bonus. The bonus is paid out if the employee meets goals agreed upon at the beginning of each year, which may include a goal to bring additional revenue to the firm through new client relationships or expanded relationships with current clients.

**DO YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No. No financial strategist at Agili has legal or disciplinary history. Please visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research Agili and our financial professionals.



**Ask Agili this question:**

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

**ADDITIONAL INFORMATION**

You can find additional information about us on our website at [www.AgiliPersonalCFO.com](http://www.AgiliPersonalCFO.com). You can request a copy of this relationship summary by contacting us at 804-358-2702 or e-mailing us at [info@agilipersonalcfo.com](mailto:info@agilipersonalcfo.com).



**Ask Agili these questions:**

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?