

# Sylvest Advisors, LLC

## d/b/a Murphy & Sylvest

### Form ADV Part 3 – Client Relationship Summary

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#### Item 1: Introduction

Sylvest Advisors LLC dba Murphy & Sylvest is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for 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 retail advisory clients: portfolio management (we develop and implement your portfolio investment strategy); financial planning (we assess your financial situation and provide advice to meet your goals); in limited cases we can also select third party advisors for you to use (solicitors). As part of our standard services, we review client accounts no less than annually. Unless requested in writing, our firm has discretionary management without any material limitations. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does *not* have a minimum account size. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

#### 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 services you receive and are negotiable. For investment advisory fees, the amount of assets in your accounts affect our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive

to increase those assets in order to increase our fee. You will never be charged more than 1.25% annually of your assets under management. You pay our fees even if you do not have any transactions. The advisory fee paid to us does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#). Additionally, in limited cases we have the following compensation structure: SOLICITOR'S FEE. Our fixed fee arrangements include financial planning or projects and are based on the amount of work we expect to perform for you. Material changes in that amount of work will affect the fee we quote you. All investment advisory fees are paid quarterly in arrears. Financial planning fees are typically paid monthly for ongoing service. Monthly financial planning fees generally start at \$325/month depending on the complexity of the client's situation. We also offer one-time project fees.

**Third Party Costs:** Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You may pay 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 are required to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates an inherent conflict with your interests. You should understand and ask us about these conflicts.

**How do your financial professionals make money?** Primarily, we are compensated via the fees you pay for the advisory services we provide to you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our [Brochure](#) for additional details.

#### 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? No, we do not have any legal or 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 our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/165130> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at (214) 373-8362.