

INTRODUCTION

Our firm, Aspire Advisors, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We are a registered investment adviser that offers investment advisory services to retail investors. Our advisory services include Investment Management and Financial Planning & Consulting. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, income needs and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

Financial Planning & Consulting is included in our Investment Management services for no additional fee for clients who maintain at least \$1,000,000 in assets under our firm's management. Financial Planning & Consulting is also offered as a standalone service for a fixed or hourly fee. We do not monitor your investments for the standalone Financial Planning & Consulting service.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

Generally, our firm will only recommend the use of mutual funds or exchange traded funds (ETFs) in client portfolios. However, our firm may provide advice about any type of investment held in your portfolio. Our firm does not impose requirements for retail clients opening and maintaining accounts or otherwise engaging us.

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 those qualifications mean?**

Additional information about our conflicts of interest is located in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/150652>

WHAT FEES WILL I PAY?

You will be charged an ongoing annual fee based on the value of the investments in your account, deducted on a prorated basis quarterly. Our Investment Management fee generally ranges from 0.50% to 1.25% depending on the value of the investments in your account, unless otherwise agreed to in writing. The specific fee arrangement will be set forth in the signed investment management agreement. Generally, the more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary. The amount you pay will generally depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

Fees for standalone Financial Planning & Consulting may vary. We generally charge an hourly rate of \$250, or a fixed fee between \$1,000 - \$3,000. Generally, we charge an upfront retainer when you sign an agreement and charge the remainder when we provide a financial plan or consultation.

The broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firm's fees for our Investment Management service. We do not receive commissions on the purchase or sale of any investment product.

You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as “surrender charges” to sell variable annuities.

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 may 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?**

Additional information about our conflicts of interest is located in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/150652>

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:

Our firm may recommend that you remove assets from your employer sponsored retirement plan or other qualified account and roll over the assets into an individual retirement account (IRA) that we will manage. If you decide to roll over assets to an IRA managed by our firm, we will charge you a management fee on these assets. Our firm therefore has an incentive to recommend a rollover in order to generate a management fee that we may otherwise not have earned if the assets remained in your employer sponsored retirement plan or other qualified account.

The amount you pay for our firm’s advisory services may vary based on the type of investments that we select on your behalf. We may charge a reduced advisory fee for Certificates of Deposits (CDs).

Conversation Starters: Ask your financial professional:

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

Additional information about our conflicts of interest is located in Items 5 & 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/150652>

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter: Ask your financial professional:

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

ADDITIONAL INFORMATION

You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #150652. You may also contact our firm at 877-760-3540 to request a copy of this relationship summary and other up-to-date information.

Conversation Starters: Ask your financial professional:

- **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?**