



Armor Investment Advisors, LLC is registered with the Securities and Exchange Commission as an investment adviser. We are not a broker. The services and fees of brokerages and investment advisory firms differ, and it is important for you to understand the difference. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include investment management and financial planning. As part of our standard investment management services, we monitor investment management portfolios on an ongoing basis. We do not conduct ongoing monitoring of financial planning engagements unless you contract with us for our investment management services or for ongoing financial planning. Additionally, we have discretionary authority over investment management portfolios.

Prior to entering into an investment advisory arrangement, we work with you to understand your individual situation. We create a Client Investment Policy Statement for you that documents the accounts to be managed as well as any non-managed assets that should be considered as part of asset allocation decisions. Your time horizon, income needs, and your tax situation are documented as well as any unique restrictions which might be imposed. Your accounts are managed in accordance with the Client Investment Policy Statement.

Our advice is not limited to proprietary products or a limited menu of products or types of investments. We do not require a minimum amount to open or maintain an account however, we generally impose a minimum fee of \$750 per quarter.

For an overview of what our financial services provide, please see Items 4 and 7 in our [Form ADV Part 2A](#).

Key questions to ask:

- 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?

For our investment management services, you will pay an annual percentage-based fee on the value of the assets we manage. These fees will be prorated and charged quarterly, in advance, based upon the value of the assets on the last day of the previous quarter.

For our financial planning services, you will pay a fixed fee, monthly fee or hourly fee. Generally, we require one-half of the financial planning fee (estimated hourly or fixed) payable upon entering the written agreement and the balance is due upon delivery of the financial plan. Our financial planning fees reflect the scope and professional rendering of our services. If you contract us for additional services such as investment management, we may offset all or a portion of the fees based on the amount paid for financial planning services.

The more assets you invest with us in an investment management portfolio, the more you will pay in fees; thus, we have an incentive to encourage you to increase the assets under management in your account(s).

Typically, other fees will be charged to your account. These include custodial fees, charges imposed directly by a mutual fund or exchange traded fund in the account (which will be disclosed in the fund's prospectus, e.g., fund management fees and other fund expenses), wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Additionally, clients may incur brokerage



commissions and transaction fees. Ultimately, you are responsible for all fees when contracting with us for financial services.

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 a detailed overview of our fees, please see Item 5 in our [Form ADV Part 2A](#).

Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 to invest, how much will go to fees and costs? 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, as they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

We receive, without cost, certain benefits from custodians as a result of our clients maintaining assets at the custodian. If our clients collectively have less than the minimum in assets, we may be charged service fees. This creates a conflict of interest as we have an incentive to recommend these custodians so that we continue to receive these benefits. We believe, however, that the selection of one of our recommended custodians is in the best interest of clients.

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

For additional information about our conflicts of interest, see Items 5 and 12 in our [Form ADV Part 2A](#).

How do your financial professionals make money?

A portion of the compensation our financial professionals receive is based on the revenue generated from the clients they serve (management fees). This creates a conflict of interest as our financial professionals have an incentive to retain clients and grow the business by adding new clients and additional assets from existing clients.

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

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

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

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at 919-571-4382 or our Chief Compliance Officer at gshepherd@armorinvestmentadvisors.com.

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Whom can I talk to if I have concerns about how this person is treating me?