

Client Relationship Summary – Form CRS
February 6, 2023

Is An Investment Advisory Account Right For You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Item 1: Introduction

Silverhawk Asset Management, LLC (“Silverhawk”) is an investment advisor registered with the Securities and Exchange Commission and provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. [Investor.gov/CRS](https://www.investor.gov/CRS) offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We offer the following investment advisory services to you:

Asset Management: We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will monitor your account on a discretionary basis (we can buy and sell investments in your account without asking you in advance). You may impose restrictions on the type of investments we make on your investment. We have a minimum of \$250,000 to open an account.

If deemed appropriate, we may hire a Sub-Advisor to manage a portion of, or your entire account. In these circumstances, we will continue to monitor the activity of the sub-advisor to ensure they are the best fit for your needs.

Financial Planning and Consulting: Services will be provided to you based on your selection on the Advisory Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Services will be considered complete upon delivery of the plan.

ERISA Services: We also serve as a limited scope ERISA 3(21) Fiduciary that can advise, help and assist plan sponsors with their investment decisions on a non-discretionary basis. Plans are monitored on an ongoing basis. We have a fiduciary duty to act in the best interest of the Client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though using us can help the plan sponsor delegate liability by following a diligence process.

Additional Information

For more information about our services, we recommend reading our [ADV Part 2A Items 4, 5, 10](#).

Conversation Starter

“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 are paid for our services as follows:

Asset Management and ERISA Services: You will pay us an asset management fee for our services. This will be assessed and billed monthly in arrears. An asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds and ETFs) impose additional fees that will reduce the value of your investment over time. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to increase the assets in your account in order to increase our fees. You may also pay a transaction fee when we buy and sell an investment for you, although in most cases our relationship with your custodian prevents this. You will also pay fees to a broker-dealer or bank that will hold your assets (called “custody”). You pay our advisory fee even if there were not transactions within the account. If we select a sub-advisor to manage all or a portion of your assets, you may also pay fees to these sub-advisors in addition the management paid to us.

Financial Planning and Consulting: We charge a negotiated hourly or fixed fee. Financial Plans will require a deposit amount with the balance due upon plan delivery. We also offer an option for a monthly subscription that varies depending on the complexity of the service.

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 more information regarding our fees and costs, review [ADV Part 2A Item 5](#).

Conversation Starter

“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, and how much will be invested for me?”

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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.

Certain employees of our firm are licensed insurance agents for an affiliate, Silverhawk Insurance Services, LLC, and will receive commissions for insurance products recommended to you. As a result, a conflict of interest may result due to the financial incentive of recommending insurance products. To mitigate this conflict, we will not charge you a management fee on the portion of insurance product you are paying a commission.

For additional information regarding our conflicts, review [ADV Part 2A, Item 10](#).

Conversation Starter

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

How do your financial professionals make money?

Our financial services professionals are compensated on a percentage of assets they manage. Some of our advisors, and our support staff, are compensated by salary. Our advisors may also be paid by commissions when representing an affiliate to transact insurance related purchases on behalf of our clients.

This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts and recommend you purchase investments that result in additional compensation to them.

Item 4: Disciplinary History

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

Yes. Please visit Investor.gov/CRS for a free and simple tool to research our firm and financial professionals.

Conversation Starter

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

Item 5: Additional Information

To find additional information about Silverhawk and to request a copy of the relationship summary, please go to www.silverhawkfinancial.com or send us an email at info@silverhawkfinancial.com. If you would like to request up-to-

date information as well as to request a copy of the relationship summary, please contact via phone at 480-296-0200.

Conversation Starter

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