



## Quest 10 Wealth Builders, Inc.

Quest 10 Wealth Builders, Inc. is an SEC-registered investment adviser which provides investment advisory (rather than brokerage) accounts and services. Investment advisory services and fees differ from brokerage services and fees, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which 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 individuals and business entities. We also offer financial planning services, portfolio management, pension consulting services, selection of other advisers, and educational seminars at local community colleges and universities.

Financial plans and financial planning may include but are not limited to: investment planning; costs and risk analysis; life insurance; tax concerns; retirement planning; college planning; and debt/credit planning.

We offer ongoing portfolio management services based on your goals, objectives, time horizon, and risk tolerance. Following an initial interview, we create an Investment Policy Statement for you, which outlines your current situation (income, tax levels, and risk tolerance levels) to aid in the selection of a portfolio that matches your situation. We will typically request discretionary authority from you in order to select securities and execute transactions without your permission prior to each transaction. Our President and Chief Compliance Officer reviews accounts at least monthly. There is an account minimum of \$25,000, which may be waived by us based on your needs and the complexity of the situation.

We offer non-discretionary retirement plan consulting services to employer-sponsored retirement plans subject to the Employee Retirement Income Security Act of 1974 (“ERISA”).

We may direct you to various third-party money managers, co-advisers or sub-advisers who are chosen based on how well their services match your needs and goals. We typically request discretionary authority from you to select other advisers or sub-advisers to manage your accounts. One sub-adviser is AE Wealth Management, LLC (“AEWM”). We do not sponsor any wrap fee programs, although we do participate in AEWM’s wrap fee program by recommending it to our clients.

We limit our investment advice and/or money management to mutual funds, equities, bonds, fixed income, ETFs, hedge funds, third-party money managers, REITs, insurance products including annuities, and private placements.

### Conversation Starters

*In gray boxes throughout this document are some questions you can ask our financial professionals to start a conversation about relationships & services:*

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?

Our fee for portfolio management services is payable quarterly, in arrears based on the average daily balance of your account during the quarter being billed and are based on the following fee schedule, which is negotiable:

Total Assets Under Management	Annual Fee
\$25,000 - \$250,000	1.65%
\$250,000 - \$750,000	1.50%
\$750,000 - \$1,000,000	1.30%
Above \$1,000,000	Negotiable

In addition to portfolio management fees paid to our firm, you will be responsible for all third-party fees, including custodian fees, mutual fund fees, and transaction fees. If you participate in the AEWM wrap fee program, you may still incur certain charges including but not limited to regulatory and exchange fees, ADR fees and other charges imposed by the qualified custodian(s) of your account. Fees for the selection of other advisers are applicable when we direct clients to third-party money managers, co-advisers, and sub-advisers. We will charge the same fee as shown in the above fee schedule. We compensate sub-advisers between 0.25 percent and 0.65 percent of the fee charged.

Because our total compensation will be higher in accounts for which no sub-adviser is hired, we have a conflict of interest. Additionally, we have an incentive to retain sub-advisers, or to place clients’ accounts in sub-advisers’ programs, that

charge lower sub-advisory fees than other sub-advisers or programs may charge. This incentive exists because our total compensation increases as sub-advisory or co-advisory fees decrease. This also creates a conflict of interest. We address these conflicts of interest by asking that the sub-advisers and programs selected are in each client's best interest, and that they are not selected based upon total compensation to us.

We charge an annual investment advisory fee for retirement plan consulting services. Fees do not usually exceed 1.00 percent of the total plan assets placed under our advisement.

Financial planning fees are billed on a fixed fee or hourly basis. Both are negotiable and will be paid in arrears upon completion. Fixed fees are a minimum of \$5,000 and hourly fees for financial planning services are \$350 per hour.

Educational seminars are paid either via check mailed ahead of time or via credit card ahead of time or at event. Hourly, fixed, and consulting financial planning fees are paid via check in arrears upon completion. [Please see Item 5 of our Form ADV Part 2A](#) for more information.

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**

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 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 persons providing investment advice on behalf of our firm are licensed as independent insurance agents.

Our recommendation for you to use AE Wealth and the recommendation by Our representatives for you to purchase an insurance product presents a conflict of interest based upon (1) the incentive of the representative to receive a commission on the insurance product, (2) the incentive of us and CFS to continue to receive marketing materials from AE Wealth and Advisors Excel, or (3) the incentive for us to recommend AE Wealth for advisory services based on these benefits rather than the client's needs.

**Conversation Starters**

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

**How Do Your Financial Professionals Make Money?**

Our financial professionals are compensated by salary. They can also be compensated by a split of the advisory services they provide to clients they bring in, by sales commission if they are acting as a licensed insurance agent, and by annual incentive bonuses based on Our total annual revenue. These payment forms create conflicts of interest in the form of incentives for recommending products (such as insurance products) or advisory services (to increase the potential for receipt of splits or to increase overall total revenue). [Please see Item 5 of our Form ADV Part 2A](#) for more information.

**Do You or Your Financial Professionals Have Legal or Disciplinary History?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters**

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

**For more information about our investment advisory services or to request the most current version of this relationship summary, please go to [www.completefinancialsolutions.org/quest-10-wealth](http://www.completefinancialsolutions.org/quest-10-wealth) or call our office at (919) 552-4286.**

**Conversation Starters**

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?



Scan this QR code with your cell phone's camera to read our Form ADV Part 2A

## Quest 10 Wealth Builders, Inc.

### Summary of Material Changes

Please note the following changes since the previous version of our Form CRS, dated March 31, 2023:

- We revised the investment services and advice we can provide you to indicate that we provide pension consulting services and only advise on limited security types.
- We revised the description of our fees to explain that we charge an annual investment advisory fee for retirement plan consulting services. Fees do not usually exceed 1.00 percent of the total plan assets placed under our advisement.
- We also revised the description of our fees to update our financial planning fixed fee from a range of \$0 to \$5,000 to a minimum of \$5,000. Hourly fees for financial planning services are \$350 per hour.



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