

FORM CRS
Customer Relationship Summary - March 26, 2024

INTRODUCTION

Signature Intelligent Portfolios, LLC (“SIP” or the “Firm”) is registered with the Securities and Exchange Commission (“SEC”) as an investment advisor. Brokerage and investment advisory services and fees differ. It is important to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

What Investment Services and Advice Can You Provide Me?

SIP offers advisory services via a discretionary, automated, investing solution to meet the needs of a new generation of investors. SIP is generally available to individual investors who reside in the U.S. for their taxable accounts or retirement accounts. Living trust accounts and organizations, such as corporations, limited liability companies and limited partnerships, may be able to participate in the SIP program however, they will not have the same digital client experience as individual clients. When providing investment advisory services, we are held to a fiduciary standard that covers our investment advisory relationship with you. As fiduciaries, investment advisors are required to act in the best interest of their clients and not place their own interests ahead of yours.

SIP is your investment advisor and primary point of contact. Regular and continuous internet access is required to engage SIP’s services. SIP provides you with an online investment management solution which includes paperless account opening, paperless funding experience and automation in certain key aspects of the investment process. SIP offers its automated investment solutions through two separate and distinct platforms: 1) Charles Schwab & Co: Schwab Intelligent Portfolios and 2) Fidelity Brokerage Services: Automated Managed Platform. The Fidelity Brokerage Services platform will also give you access to eMoney, planning software. For details and other important information related to each platform, see SIP Form ADV Part 2A Item 4 and the Custodian’s disclosure brochure for each platform. Each platform includes an online questionnaire that helps determine your investment objectives, risk tolerance and goals to ultimately tailor our advisory services to your individual needs. Based on your responses, SIP will recommend the corresponding model portfolio. SIP’s discretionary management accounts are monitored on a continuous basis. SIP will buy and sell securities, either absolutely or subject to certain restrictions, without asking you in advance. For additional information visit signatureportfolios.com or see SIP’s Form ADV Part 2A brochure Items 4, 7 and 13.

Conversation Starters

“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?

Fees for ongoing investment management are calculated as an annualized percentage of assets under management including cash balances, accrued interest and dividends and are payable quarterly in arrears. There is no minimum to establish a SIP account however, to be initially invested in an investment strategy the account must meet a \$5,000 per account minimum. For accounts with Schwab Intelligent Portfolios® the annualized fee is 0.50% for all accounts over \$5,000. For accounts with Fidelity Automated Managed Platform the annualized fee is 0.65% for all accounts over \$5,000. SIP retains 5 bps of the annual fee. The solicitor is paid 45 bps of the annual fee. The remainder is paid to the custodian. Fees are non-negotiable. In no case are fees collected in advance for services to be performed.

SIP’s Advisory fees do not cover all fees that you may incur. Other types of fees will be incurred in connection with SIP advisory services including but not limited to separate account manager fees, short term redemption fees, redemption fees, short settlement fees, mutual fund expenses and no transaction fee funds. These fees will be paid by you. You should carefully review the prospectus, offering documents and disclosures for all securities in your portfolio. You should understand the trading costs charged by the custodian and review the custodial statement for a record of all fees incurred in your accounts.

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 additional details on how fees are calculated, refer to your Engagement Agreement and SIP ADV Part 2 item 5.

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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

Schwab and Fidelity provide us and our clients with access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to retail customers. Schwab and Fidelity also make available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. These support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The availability of these services from custodians benefits us because we do not have to produce or purchase them. These services are not contingent upon us committing any specific amount of business in trading commissions or assets in custody. This creates an incentive for us to require that you maintain your account with Schwab and Fidelity, based on our interest in receiving these services rather than based on your interest in receiving the best custody services. This is a conflict of interest. We believe, however, that our selection of Schwab and Fidelity as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of all services offered by Schwab & Fidelity and not only the services that benefit only us. We do not engage in principal trading, proprietary products, or arrangements for soft dollar credits. For more information see ADV Part 2 item 12 “Brokerage Practices.”

Conversation Starters

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

How do your financial professionals make money?

SIP receives a 5 basis point fee for all active accounts over \$5,000 linked to SIP's management services. SIP has entered into a solicitor agreement with Signature Estate & Investment Advisors, LLC, a SEC Registered RIA, to compensate for client referrals. SIP will pay 45 bps of the total annual fee to the solicitor for all accounts over \$5,000 that are linked to SIP management services. See ADV Part 2 Item 14 “Client Referrals & Other Compensation” for additional information. SIP does not receive any compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds. The soliciting financial professionals receives compensation from the revenue SIP earns from investment management services. Since these financial professionals are compensated from the investment management services of SIP, there is an incentive for them to recommend SIP's services, this presents a conflict of interest.

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

SIP does not have any legal or disciplinary events to disclose in this section. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters

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

Additional Information

For additional information about SIP, our services, and other important information please visit Investor.gov, brokercheck.finra.org or signatureportfolios.com and, if applicable, review your account agreement. You can also find additional information in our Form ADV Part 2 Brochure found on Investor.gov or signatureportfolios.com/disclosures. You can get and request up-to-date information about SIP, including a current copy of Form CRS, on our website at signatureportfolios.com/disclosures, by calling (844) 839-7353, by emailing operations@seia.com, or in our office during normal business hours.

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?”