



Fortigent, LLC (referred to as “we,” “us,” “our,” or “Fortigent”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. We offer investment advisory services to clients of unaffiliated investment advisory firms and banks (“Financial Intermediaries”). It’s important to understand that investment advisory services are different than brokerage services and the types of fees we charge for advisory services are different from what other firms charge

for brokerage services. This relationship summary explains the investment advisory services Fortigent offers, how we charge for those services and conflicts of interest that exist when we provide our services. To help you research Fortigent, our investment management team, and other firms and financial professionals, you can access free and simple tools at [Investor.gov/CRS](https://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?

Fortigent is the investment advisor and sponsor of the Access Overlay Program (“Program”), which is offered to clients through our relationships with Financial Intermediaries. Under the Program, clients have access to managed accounts comprised of stocks, mutual funds and exchange-traded funds (“ETFs”) in a single diversified model portfolio (sometimes referred to as a unified managed account). This includes access to separately managed accounts (“SMAs”), which are managed portfolios consisting of various securities in which you own the individual securities. The model portfolios are designed with varying asset allocations and risk profiles to accommodate a wide range of investment objectives. Account minimums apply and vary depending upon the investment strategy.

Financial Intermediaries are responsible for making investment recommendations to clients under the Program, and assisting their clients with selecting a custodian for their account. Fortigent does not provide personalized investment advice to individual clients or monitor individual accounts.

Fortigent employs a team of financial professionals (“Professionals”) who conduct ongoing due diligence and monitoring for mutual funds and SMAs that may be used to create the model portfolios available under the Program, but the third-party portfolio management firm(s) is ultimately responsible for creating and managing the models (“Overlay Manager”). You’ll typically grant Fortigent and your Financial

Intermediary discretion to buy and sell investments in your account without asking you in advance, and authorize Fortigent to delegate an Overlay Manager to do so, including implementing tax efficient management strategies and periodic rebalancing. Your Financial Intermediary creates its own customized models on a discretionary basis using SMAs and/or mutual funds and ETFs available through the selected custodian. Fortigent and the Overlay Manager are not responsible for management or monitoring of these models. You may limit the investment discretion and recommendations, such as by imposing reasonable restrictions on investing in specific securities or types of securities.

**More detailed information** about our advisory services can be found in our Form ADV at [adviserinfo.sec.gov/firm/summary/138164](https://adviserinfo.sec.gov/firm/summary/138164).

### **QUESTIONS TO ASK YOUR 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 these qualifications mean?

## What fees will I pay?

Fortigent charges an ongoing quarterly fee (sometimes referred to as an asset-based fee). This fee is a percentage of the value of your account. You pay this fee even if you don’t buy or sell investments. The more assets you have in an asset-based fee account, the more you’ll pay us in fees. This creates an incentive for us to encourage your Financial Intermediary to increase the size of your account with us, including by transferring or rolling over assets from other accounts.

The fee you pay to us is generally negotiated on your behalf by your Financial Intermediary and varies based on the account value and investment strategy selected for the account. Some Financial Intermediaries negotiate different fee structures or

minimums based on committing a certain level of client assets to be managed under the Program. Clients should be aware that this creates an incentive for these firms to direct business to us, and consult their Financial Intermediary for details regarding the particular fee arrangement that will apply, including the applicable minimum annual fee.

Fortigent’s and the Overlay Manager’s fees are separate from fees that clients negotiate and pay to their Financial Intermediary. Clients will also typically be charged various fees by the custodian of the account, which may include: securities transaction fees (i.e., brokerage fees or “commissions”), account maintenance fees, fees related to mutual funds and

variable annuities, and other transactional fees and product-level fees. In addition, you will incur fees and expenses charged by the particular investment product in which you are invested, including mutual funds, ETFs, and other pooled funds. Certain of these fees are assessed as internal operating expenses that impact investment performance.

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. **Detailed information** on our advisory fees can be found in our Form ADV at [adviserinfo.sec.gov/firm/summary/138164](https://adviserinfo.sec.gov/firm/summary/138164).

#### **QUESTIONS TO ASK YOUR PROFESSIONAL:**

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?

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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.*

Financial Intermediaries may choose any custodial and trading partner made available through the Overlay Manager(s). These custodians may make available other products and services that benefit Fortigent and/or the Overlay Manager(s). Some of these other products and services assist in administering accounts in the Program. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), provide

research, pricing information and other market data, and assist with back-office support, recordkeeping and client reporting. This creates an incentive to designate these custodial and trading partners as custodial options in the Program based on the benefits Fortigent and/or the Overlay Manager(s) receive, rather than on the most favorable execution that may be available for clients.

**Detailed information** on our conflicts of interest can be found in our Form ADV at <https://adviserinfo.sec.gov/firm/summary/138164>.

#### **QUESTIONS TO ASK YOUR PROFESSIONAL:**

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

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## How do your financial professionals make money?

Fortigent employs a team of Professionals who receive a salary and are eligible for bonus payments based on the performance of the firm and the model portfolios. Because our Professionals earn more when we earn more, they have

the same conflicts of interest we have discussed throughout this Relationship Summary. We have systems in place to mitigate the conflicts of interest that arise from the way we make money.

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

No. Please visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research Fortigent and our Professionals.

#### **QUESTIONS TO ASK YOUR PROFESSIONAL:**

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

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## Additional Information

For more information, please review our Form ADV available at [adviserinfo.sec.gov/firm/summary/138164](https://adviserinfo.sec.gov/firm/summary/138164). **To request up-to-date information or a copy of this Relationship Summary, please call us at (980) 321-1197.**

We are affiliated with other investment firms, including LPL. You can find the Relationship Summary for LPL at [lpl.com/CRS](https://lpl.com/CRS). More information on our affiliations can be found in our Form ADV.

We also encourage you to review the general information provided by the SEC regarding investing, choosing an

investment professional, and related considerations, available by visiting [Investor.gov](https://Investor.gov).

#### **QUESTIONS TO ASK YOUR 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?