



June 23, 2020- Armis Advisers, LLC. is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Investment advisory services and fees are different than the services and fees provided by a broker-dealer and it is important for you to understand the differences. There are free and simple tools available allowing you to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing in general.

What investment services and advice can you provide me?

We provide investment advisory services to retail investors. These services include but are not limited to retirement and estate planning, tax analytics, insurance solutions and comprehensive financial planning in both qualified and non-qualified accounts utilizing non-proprietary products. We offer these services in both a **discretionary** and **non-discretionary** manner. In a non-discretionary account arrangement, you make the ultimate decision regarding the purchase or sale of investments and are therefore for monitoring those investments. In a discretionary account arrangement, we make investment decisions for you. We can help you decide which type of investment advisory services to seek based on our conversations with you and assessment of your financial situation. We monitor your account investments on a regular basis as part of our standard services and will confer with you via phone, email and face to face to discuss your investments and any changes to your financial picture. The general minimum account size for which we offer investment advisory services is \$50,000 though we may waive this minimum at our discretion.

For additional information, please see our Form ADV, Part 2A brochure (Items 4 and 7) at <https://adviserinfo.sec.gov/firm/summary/299805>

<p>Conversation Starters</p>	<ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> • <i>How will you choose investments to recommend to me?</i> • <i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i>
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What fees will I pay?

We charge asset-based fees meaning a percentage of your assets pay us for comprehensive planning services, including managing your investments. Your fee may vary from the standard schedules to reflect circumstances that apply to a specific client account. The fee schedule that applies to your account is stated in our client Advisory Agreement.

Fees are charged monthly in arrears based on the value of the account at the end of the month as reported by the custodian and are withdrawn directly from the client’s accounts with client written authorization, as authorized by a client agreement. Fees commence when the assets are deposited into the client’s account and the agreement is signed, unless otherwise stipulated. Partial months are prorated for the time the funds were under management. The minimum annual fee is \$1,000, which may be waived. Armis may charge non-investment management clients a negotiated fixed fee on a one time or reoccurring basis for planning services. In an effort to mitigate a conflict of interest by charging asset-based fees that would increase based on how much you invest, the Armis fee schedule is tiered such that when you hit asset benchmarks, our fee goes down.

In addition investment management fees listed above, there are other indirect costs related to investing where Armis receives no benefit, including transaction costs associated with the purchase and sale of securities through the custodian and costs related to the ongoing management of mutual funds and ETFs by the fund manager.

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 information, please see our Form ADV, Part 2A brochure (Item 5) at <https://adviserinfo.sec.gov/firm/summary/299805>

Conversation Starters	<ul style="list-style-type: none">• <i>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?</i>
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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 affect the investment advice we provide you. Here is an example to help you understand what this means. Armis is a licensed insurance agency and as such, may receive insurance commissions. These commissions are not paid directly to individual employees. The advisory representatives and licensed insurance agents associated with Armis have a compensation structure based on the profitability of the collective organization. Compensation is structured to remove incentives to provide one product over another and to emphasize planning over sales. **For additional information, please see our Form ADV, Part 2A brochure at <https://adviserinfo.sec.gov/firm/summary/299805>**

Conversation Starters	<ul style="list-style-type: none">• <i>How might your conflicts of interest affect me, and how will you address them?</i>
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How do your financial professionals make money?

Our firm is compensated based on an asset-based fee schedule and insurance commissions. Our advisory representatives do not directly receive client fees or commissions from any third parties and are compensated based on the profitability of the collective organization instead of individually.

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

Neither Armis, or any of its financial professionals, are subject to, or has never been subject to, any legal or disciplinary events required to be reported under this item. You can use a free and simple tool to research our financial professionals at www.investor.gov/crs.

Conversation Starters	<ul style="list-style-type: none">• <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
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For additional information about our services

If you would like additional, up-to-date information or a copy of this disclosure, please call us at 706-376-4882. You can also visit our website at www.armisadvisers.com.

Conversation Starters	<ul style="list-style-type: none">• <i>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?</i>
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