

# ***SIGNALPOINT ASSET MANAGEMENT, LLC***

## **FORM CRS Customer Relationship Summary, March 2021**

### ***Item 1 Introduction***

**SignalPoint Asset Management, LLC** is registered with the Securities and Exchange Commission (SEC) as an investment advisor. We also market our services under the name “Walnut Capital”. Brokerage and investment advisory fees differ, and it is important for you, as a *retail investor*, to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational material about broker-dealers, investment advisors and investing.

### ***Item 2 Relationships and Services***

#### **What investment services and advice can you provide me?**

We provide investment advisory services to *retail investors*. We will offer you advice on a regular basis. As part of our standard services, we will discuss your investment goals, select a strategy to achieve your investment goals, and regularly monitor your account. We may recommend one of our proprietary wrap strategies, or a custom wrap strategy. Additionally, we may offer the Institutional Intelligent Portfolios sponsored by Charles Schwab & Co. We may offer our services on a discretionary basis, which means that you allow us to buy and sell investments in your account without asking you in advance.

**For additional information**, please see Items 4, 7, and 13 in our Form ADV Part 2a.

**Conversation Starters.** Ask your financial professional –

- ***Given my financial situation should I choose an investment advisory service? Why or why not?***
- ***How will you choose investments?***
- ***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?**

You will pay an on-going asset-based fee at the beginning of each quarter for our services, based on the value of the cash and investments in your advisory account. The more assets there are in your advisory account, the more you will pay in fees. Therefore, we may have an incentive to increase the assets in your account. In a wrap program, most transaction costs and fees charged by the custodian are included in the asset-based fee. In addition to our fees, the custodian may also charge you other fees for accounts maintenance and ancillary services.

**For additional information**, please see Items 5 and 12 in our Form ADV Part 2a. 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 in your investments over time. Please make sure you understand what fees and costs you are paying.

**Conversation Starters.** Ask your financial 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?***

## What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have to act in your best interest and not put our personal interests 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. For example, since we have some clients that pay us a higher asset management fee than others, we may be incented to direct trades with a greater potential for growth to those accounts that pay a higher fee. However, our asset management program is ambivalent with regard to the asset management fee; all accounts are treated equally.

**Conversation Starter.** Ask your financial professional –

- ***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 based on a percentage of the asset management fees charged to their clients.

### **Item 4. Disciplinary History**

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

Yes. You can research us and our financial professionals by visiting a free and simple search tool – [Investor.gov/CRS](https://www.investor.gov/crs).

**Conversation Starter.** Ask your financial professional –

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

### **Item 5. Additional Information.**

You can find additional information about our investment advisory services and receive a copy of this summary by visiting our website at [www.signalpointinvest.com](http://www.signalpointinvest.com) or calling our offices at (417)869-9980.

**Conversation Starter.** Ask your financial professional –

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