



**Form CRS Relationship Summary**  
**February 12, 2025**

Archer Investment Management, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ. 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.

### ***Relationships and Services***

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

We primarily offer financial planning and portfolio management services to retail clients. Along with creating your financial plan, our other focus is on developing the investment portfolio that will help you reach your goals. We design customized investment solutions to fulfill your specific liability or funding needs. You can tailor your portfolio(s) to your needs. In addition to investment management, we can assist you with the following: transferring and consolidating assets, comprehensive financial planning, estate planning, retirement planning, education funding, executive compensation, small business retirement plans, and financial life events such as inheritances, home purchases, etc. We offer a subscription model which includes everything that we offer except investment selection and management. Monitoring investments is offered as part of our standard service. Frequency depends upon the size and objective of each account. We manage all client accounts on a discretionary basis. We have limited power of attorney to select the identity and amount of securities and/or other assets to be bought or sold for a client's account. We do not limit investment advice with respect to limited types of investments. We have a \$1,000,000 account minimum for initiating a new client relationship. We reserve the right to waive this account minimum at our sole discretion.

For more information about our services, visit our [website](#) or view our [Firm Brochure](#).

### ***Fees, Costs, Conflicts, and Standard of Conduct***

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#### **What fees will I pay?**

Fees are based on a percentage of the net asset value, or total assets minus liabilities, of the account and will generally range from 0.15% to 1.00% of assets under management per year, depending on the size of the account. Investment management fees are payable within thirty (30) days following the end of each month. Fees and services are negotiable and can be waived under any circumstances at our sole discretion. Grandfathered accounts will be billed quarterly. We will reduce clients'

#### **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?
- ❖ 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?

average management fee by “householding” their investment accounts. For example, a household could have multiple account types and members. We will aggregate all account balances for purposes of calculating the investment management fee. Fees for our subscription model include a start-up fee followed by an ongoing monthly fee, as disclosed in the Financial Planning Agreement.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that will be incurred by you. Clients will incur charges imposed by custodians, brokers, third parties (such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees), digital asset exchanges (if applicable) and other fees and taxes on brokerage accounts and securities and other asset transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund’s prospectus. These charges, fees, and commissions are exclusive of and in addition to our management fee, and we will not receive any portion of these commissions, fees, and costs.

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. Additional information about our fees is located in the Fees and Compensation section of our [Firm Brochure](#).

### 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 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. Here is an example to help you understand what this means: Because we charge an asset-based fee, the more assets there are in your advisory account, the more you will pay in fees. We may therefore have an incentive to encourage you to increase the assets in your account.

#### Conversation Starters

- ❖ How might your conflicts of interest affect me, and how will you address them?
- ❖ Who is my primary contact person? Is he or she an investment adviser representative? Who can I talk to if I have concerns about how this person is treating me?

### How do your financial professionals make money?

Our financial professionals are compensated based on revenue generated from assets under management.

### Disciplinary History

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### 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.

### Additional Information

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For additional information about our investment advisory services, please visit our [website](#) or view our [Firm Brochure](#). For up-to-date information and to request a copy of the relationship summary, please call (800) 840-5946.

### ***Material Changes Since Our Last Filing***

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We have a \$1,000,000 account minimum for initiating a new client relationship.