

<b>Introduction</b>	<p>Aspireon Wealth Advisors, LLC (“Aspireon”) is registered with the Securities and Exchange Commission as an investment advisor. Free, simple tools to research firms and financial professionals is available at <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a> which also provides educational materials about broker- dealers, investment advisers, and investing.</p>
<b>What investment services and advice can you provide me?</b>	<p>Aspireon is a discretionary wealth management firm that provides comprehensive solutions, including financial planning and investment management for retail investors.</p> <p><u>Financial Planning Solutions</u>- Aspireon seeks to provide each client with a summary of their financial situation, the advisors observations and recommendations, along with a plan of implementation supported by an investment program.</p> <p><u>Managed Account Services</u>- Aspireon will monitor the clients account(s) on an ongoing basis, make changes to the portfolios allocations as necessary and communicate regularly throughout the year with our clients. These services are offered as part of our standard services.</p> <p>For most clients, Aspireon accept discretionary authority over clients’ accounts. This means that as investment manager, Aspireon chooses what investments a client’s accounts are invested, along with the timing and quantity of such investments. Our authority on these accounts terminates at the written request of the client.</p> <p>For the convenience of certain clients, Aspireon may offer either non- discretionary investment accounts or accounts for which Aspireon provides limited reporting only services. Non-discretionary means that Aspireon does not provide investment management of monitoring services of the accounts. Rather, the client and his advisor(s) maintain management authority for the assets and shall be exclusively responsible for such investment performance and decisions.</p> <p>Aspireon is not tied to only recommending proprietary investments or a limited number of investments. Although the account size to fully utilize our program is \$1mm, Aspireon is currently not enforcing minimum account size.</p> <p>For more detailed information please see our Form ADV, Part 2A Brochure. You can find it at <a href="http://www.sec.gov">www.sec.gov</a> or you can visit our website at <a href="http://www.aspireonwealthadvisors.com">www.aspireonwealthadvisors.com</a></p> <ul style="list-style-type: none"> <li>➤ <i>Given my financial situation, should I choose an investment advisory service? Why or Why not?</i></li> <li>➤ <i>How will you choose investments to recommend to me?</i></li> <li>➤ <i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i></li> </ul>
<b>What fees will I pay?</b>	<p>Aspireon Wealth Advisors charges an asset- based fee. This fee is charged quarterly in advance. Please keep in mind that the more assets there are in a retail investor’ advisory account, the more a retail investor will pay in fees. Aspireon may therefore have an incentive to encourage the retail investor to increase the assets in his or her account. <i>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.</i> In addition to the asset-based fee, retail investors may also pay fees at the custodian level (trading fees), mutual fund/ETF fees</p>

	<p>(management fee, sales charges, 12(b)(1) fees) trade away/ prime broker fees (commission, mark-up/mark-down). Aspireon also charges non- discretionary and reporting only account fees for retail investors who do not choose discretionary management. Aspireon may charge hourly fees, fixed fees and/or a retainer for certain consulting services to be provided to clients.</p> <p>For more detailed information please see our Form ADV, Part 2A Brochure. You can find it at <a href="http://www.sec.gov">www.sec.gov</a> or you can visit our website at <a href="http://www.aspireonwealthadvisors.com">www.aspireonwealthadvisors.com</a></p> <p>➤ <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></p>
<p><b>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?</b></p>	<p><b>When we act as your investment adviser</b>, we must 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 is an example to help you understand what this means to you.</p> <ul style="list-style-type: none"> <li>For certain investors, we may make a recommendation to invest in the Aspireon Opportunities Funds. Aspireon Opportunities Fund (AOF) private Pooled Funds (“AOF Pooled Funds” or “Pooled Funds”) are unregistered funds of funds for which the firm or one of its subsidiaries serves as the general partner or managing member. The Aspireon Opportunities Fund LP is a Delaware- based multi- series limited partnership for which there are currently three underlying series. We reserve the right to charge up to a 1.5% management fee but are currently waiving that fee for our clients. However, we do offer the funds to outside investors who must pay the 1.5% fee.</li> </ul> <p>For more detailed information please see our Form ADV, Part 2A Brochure. You can find it at <a href="http://www.sec.gov">www.sec.gov</a> or you can visit our website at <a href="http://www.aspireonwealthadvisors.com">www.aspireonwealthadvisors.com</a></p> <p>➤ <i>How might your conflicts of interest affect me, and how will you address them?</i></p>
<p><b>How do your financial professionals make money?</b></p>	<p>Your team at Aspireon is paid on a salary basis. This salary is derived from the revenue the firm earns from our advisory services. We also have the opportunity to receive a profit sharing bonus.</p>
<p><b>Do you or your financial professionals have legal or disciplinary history?</b></p>	<p>Neither the firm nor our financial professionals have any legal or disciplinary history. Please go to <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a> for a free and simple search tool to research Aspireon and your financial professionals.</p> <p>➤ <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></p>
<p><b>Additional Information</b></p>	<p><b>Retail investors can find additional information about Aspireon Wealth Advisors investment advisory services and request a free copy of the relationship summary by emailing <a href="mailto:operations@aspireonwealth.com">operations@aspireonwealth.com</a> or by calling 210-424-8710.</b></p> <p>➤ <i>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?</i></p>