



## Item 1: Introduction

---

DETALUS ADVISORS, LLC is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals and for educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

---

**What investment services and advice can you provide me?** Our firm primarily offers the following investment advisory services to retail clients: asset management, wealth services (including financial planning), and digital advice portfolio management via a wrap fee program. As part of our standard services, we typically monitor client accounts on an ongoing basis. While our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) and non-discretionary services (where the retail investor makes the ultimate decision), the majority of our accounts are managed on a discretionary basis. We do *not* limit the types of investments that we recommend as we review many different asset classes. Our firm does *not* have a minimum account size for our standard asset management services; however, we do maintain a \$5,000 minimum account size for our digital advice accounts. Please also see our [Form ADV Part 2A \("Brochure"\)](#), specifically Items 4 and 7, and, for digital advice clients, Items 4 and 5 of the [Appendix 1 to our Brochure](#).

**Questions to ask us:** *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?*

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

---

**What fees will I pay?** Our fees vary depending on the services you receive. For our standard asset management services, your fee is calculated as a percentage of assets in your account; as your account size increases, the percent fee charged decreases based on various thresholds. For our digital advice accounts, you are charged a flat percentage based on the size of your account. In both fee structures, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to encourage you to increase the amount of assets in your account(s) under our management.

Our fees are debited from your account quarterly in advance at the beginning of each calendar quarter based upon the value of your account(s) at the end of the previous quarter. You pay our fees even if you do not have any transactions, and the advisory fee paid to us generally does not vary based on the type of investments selected. Although we have established set fee schedules, we do retain the discretion to negotiate fees on a client-by-client basis.

For our standard asset management services, some investments (e.g., mutual funds, variable annuities, insurance products, exchange-traded funds, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay transaction fees to a custodian that will hold your assets. For the wrap fee program, you will not pay additional transaction fees (although you will pay fees charged by mutual funds and exchange-traded funds held by your account), and thus our advisory fee is higher than if you paid transaction fees separately. **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.** Please also see Items 4, 5, 6, 7 and 12 of our [Brochure](#) and, for digital advice clients, Item 4 of the [Appendix 1 to our 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 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:*

- The primary custodian we recommend to standard asset management clients, Pershing Advisor Solutions, LLC and Pershing, LLC (together, “Pershing”), makes services and benefits available to us, free of charge. For example, Pershing pays for our access to certain research, pricing, portfolio analyses, and market data products and services provided by third-party vendors. Pershing provides these benefits to us because we have a certain level of client assets custodied with Pershing. This presents a potential conflict of interest in that we may recommend opening or maintaining accounts with Pershing based on our interest in continuing to receive these free services and benefits.

For additional information about conflicts of interest, please see Items 5, 10 and 12 of our [Brochure](#) and, for digital advice clients, Items 4, 5 and 9 of the [Appendix 1 to our Brochure](#).

**How do your financial professionals make money?** Primarily, we and our financial professionals benefit from the advisory fees we receive from you. This compensation may vary based on different factors, such as the level of assets under management. Our financial professionals also have the ability to receive commissions for selling certain financial products to clients, including insurance. Please see Items 5 and 10 of our [Brochure](#) for additional details.

**Questions to ask us:** *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? How might your conflicts of interest affect me, and how will you address them?*

#### Item 4: Disciplinary History

---

**Do you or your financial professionals have legal or disciplinary history?** Yes. We have legal and disciplinary events related to an affiliate company. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

**Questions to ask us:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

#### Item 5: Additional Information

---

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/117958> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, please contact us at (314) 997-3191.

**Questions to ask us:** *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?*

