



Eiger Wealth Management's Customer Relationship Summary

February 28, 2024

Eiger Wealth Management, LLC ("Eiger") is registered with the Securities and Exchange Commission as an investment adviser. Eiger is not a broker-dealer. 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 like us and financial professionals at <https://www.investor.gov/CRS>. You can also find educational materials about broker-dealers, investment advisers, and investing on that site. The **Blue Boxes** below contain questions you can ask us or other advisers.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. These services include financial planning services and portfolio management. We focus on public as well as private investments that are not available to the general public. We monitor your public investments at least monthly and your private investments at least quarterly. We also reach out at least twice per year to conduct an in-depth review with you where we discuss your situation and portfolio. These services are part of our standard services. For Family Office Clients, we also help coordinate other financial needs, such as tax and estate planning. We have discretionary authority to buy and sell securities in your account as granted in the investment advisory agreement and effective until terminated or withdrawn by you. For any private investment, we do require a separate signature from you authorizing the investment. More detailed information about our services can be found in our [Form ADV Part 1 and 2A \(particularly Items 4 and 7 of Part 2A\)](#).



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?

What fees will I pay?

You directly pay an investment advisory fee for our services at the beginning of each quarter based on an annual percentage of the assets we manage. The annual investment advisory fee is typically 1% but depending on the size of the portfolio and your personal needs, the fee can be lower or higher. In addition to said advisory fee, Eiger may directly charge additional fees, such as a planning fee and/or servicing fee as agreed upon with you in advance. More detailed information can be found in our [Form ADV Part 2A brochure Item 5](#) and in your written agreement with us. Because we are compensated on a percentage of the assets we manage, we are incentivized to grow these assets and to encourage you to increase them.

We do not impose a minimum account size; however, our Family Office clients pay a minimum annual fee of \$65,000. Certain private placements will require a minimum investment. This information and other costs associated with private placements, including direct and indirect fees, are explained to you in the offering materials prior to making your investment decision.

In addition to the fees paid to us, some investments have additional underlying fees that go to the investment sponsor. For example, a mutual fund has its own underlying indirect fees explained to you in the prospectus. If we recommend using a sub-adviser for a portion of your portfolio. Such sub-adviser charges its own fees. Certain transactions may trigger fees charged by the custodian, such as trading fees or check order fees. We do not earn a portion of these additional fees.

Certain retirement accounts will incur an annual custodian fee, other transaction fees, and/or administrator fees. We do not earn a portion of these fees. At the time of account opening, or thereafter on your request, you will be provided with documents, including account agreements and fee schedules, that will provide additional information about fees.

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.



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 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 are some examples to help you understand what this means.

We have selected Charles Schwab & Co. to provide us with services including clearance and settlement capabilities, access to a broad range of investment products, execution of securities transactions, and custody of client assets. Schwab provides services to help us manage or administer your accounts, and to manage and grow our business. Clients and Eiger do not pay for these services provided we maintain \$10 million in assets at Schwab. The minimum gives us an incentive to recommend that clients maintain their accounts with Schwab based on our interest in receiving Schwab's services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest.

Other conflicts include that we may be incentivized to invest you in a security where the sponsor of the investment offers to pay for events we organize for clients and prospects. More detailed information and examples can be found in our [Form ADV Part 2A brochure at Item 12](#).



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 paid a fixed salary, based on the professional's experience, with the possibility of a bonus at the end of the year depending on how the firm performed during the year. To ensure that the possibility of a bonus does not interfere with our fiduciary duty, we regularly review your accounts for consistency with each client's specific investment goals and profile.

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

No. For a free and simple search tool to research our firm and our financial professionals, visit <https://www.investor.gov/CRS>.



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

You can find additional information about Eiger at <https://www.eigerwealth.com>. You can also request a copy of this Customer Relationship Summary or other information at info@eigerwealth.com or (858) 769-0100.



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?