



### **Strategic Sponsor Revenue Share Disclosure**

AEWM receives compensation, known as “revenue sharing,” from certain third-party product providers or sponsors (“Strategic Sponsors”) for providing marketing and/or educational support services related to the Sponsor’s product(s). Our Strategic Sponsors include various investment-related companies that provide products available to investment adviser representatives (“IARs”) on AEWM’s platform, including mutual funds, exchange-traded funds, and model portfolios. AEWM’s marketing support may include providing Sponsors access to certain information about our business and the opportunity to have more frequent interactions with our IARs through training, marketing support, and educational presentations for the purpose of relationship building and increasing familiarity with their product. In addition to our Strategic Sponsors, there are product sponsors that do not have a revenue-sharing arrangement with AEWM but nevertheless receive similar marketing support treatment.

These revenue-sharing payments are typically calculated as a fixed fee, as an annual percentage of the amount of assets invested in the product, or as a percentage of the management fee on the assets invested in the product. Additionally, AEWM has the opportunity to receive additional payments if and when the assets under management in certain Sponsors’ products reach a certain threshold by a designated time period. The marketing support agreement with each Sponsor will indicate the payment terms details. The revenue received from Sponsors helps AEWM fund the cost of conducting due diligence on product providers, hosting seminars or educational events, providing services to IARs, maintaining accounts, and offering an investment platform for our clients. Strategic Sponsors pay AEWM out of their asset(s), revenue(s), or earning(s) so there is no additional charge to you.

We want you to understand that AEWM’s receipt of revenue-sharing payments on assets within specific investment advisory programs or products creates an inherent conflict of interest for AEWM. These revenue-sharing payments incentivize AEWM to favor products from Sponsors that pay revenue-sharing over other products. Additionally, your IAR receives an indirect benefit due to AEWM’s receipt of these payments, through the IAR’s invitation to, and/or attendance at, sponsored conferences or seminars, and additional education from the Sponsors, as mentioned above. The marketing and educational activities paid for by the Sponsor could lead the IAR to focus more on the Sponsor’s products. However, IARs do not receive any portion of revenue-share payments made to AEWM. Therefore, your IAR has no direct financial incentive to recommend a Strategic Sponsor’s product to you. Additionally, your IAR is required by regulation and AEWM policy to make investment recommendations solely in your best interest. Regardless, product recommendations to any customer are reviewed and approved by internal supervisors who do not have a financial incentive to favor any product or Sponsor and who are also required to act solely in your best interest.

For additional information on a particular Strategic Sponsor, please review the Sponsor’s Statement of Additional Information or ADV 2A Firm Brochure. A full list of our Strategic Sponsors may be found at [www.aewealthmanagement.com](http://www.aewealthmanagement.com). For information on non-cash compensation for IARs, please review our Form ADV Part 2A Firm Brochure and Form ADV Part 2A Appendix I Brochure.



**Strategic Sponsors Revenue Share List**

AEWM may receive compensation for more than one product with any given Sponsor. This is dependent on the final agreement between AEWM and each Sponsor. The illustration below is a list of our Strategic Sponsors with whom we share a revenue share agreement.

STRATEGIC SPONSOR	REVENUE SHARING
Allianz Investment Management, LLC	Up to 17 BPS on assets, up to 20% of Net Management Fee of certain ETFs, or up to \$350,000 flat fee
BlackRock Fund Advisors	
First Trust Advisors, L.P.	
Innovator Capital Management, LLC	
Pacific Investment Management Company, LLC (PIMCO)	
Simplify Asset Management, Inc	
TrueMark Investments, LLC	

# Form ADV Part 3 – Client Relationship Summary

Date: 12/22/2025

## Item 1: Introduction

ZENITH ADVISORY GROUP, LLC is an investment adviser offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals, as well as 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: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, we typically monitor client accounts on an annual basis. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the retail investor makes the ultimate decision). We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio, but do not limit these investments to proprietary products. Our firm does *not* have a minimum account size. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

*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. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. Portfolio Management fees are paid monthly in advance, while financial planning fees are typically charged half in advance and the remainder due upon presentation of the plan. 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. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for your account. **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 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?*

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

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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:

- For fixed fees, the more work we expect to perform for you, the higher our fee would be and thus we have an incentive for you to agree to have us complete more work for you.

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

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our [Brochure](#) for additional details.

## Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal and disciplinary events. 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/321689> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 352-282-0810.

*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?*