



Semmax Financial Advisors, Inc. is an SEC-registered investment adviser which provides investment advisory (rather than brokerage) services to clients. Investment advisory services and fees differ from brokerage services and fees, and it is important for you to understand the differences. Please contact us to discuss any questions you may have about our firm. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Click questions to watch video responses 

Conversation Starters

Ask your financial professional the following questions:

- [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?](#)
- [How might your conflicts of interest affect me, and how will you address them?](#)
- [As a financial professional, do you have any disciplinary history? For what type of conduct?](#)
- [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?](#)

What Investment Services and Advice Can You Provide Me?

We offer investment advisory and financial review services to retail investors. Our clients typically include individuals, business entities, trusts, estates, and charitable organizations. We also offer educational seminars related to general financial needs, such as financial review, retirement planning, estate planning, and tax planning. We do not have a minimum account size requirement for opening or maintaining an account with us.

As part of our standard services, we offer annual reviews of your accounts. These reviews examine the performance of your accounts and also compare them to your stated investment objectives. The reviews of advisory accounts are conducted by our Investment Adviser Representatives. Our representatives also review advisory accounts upon receiving notification of any major life events or changes in investment objectives. In addition, we periodically review advisory accounts to ensure that they are consistent with your investment objectives.

You grant us discretionary authority via our Investment Advisory Agreement. This means that we have full authority to buy, sell, or otherwise effect investment transactions involving the assets in the discretionary account. You may at any time impose reasonable restrictions on such discretionary authority.

We do not limit our advice to particular securities, but in practice we usually recommend (or purchase with discretion) stocks, bonds, ETFs, and mutual funds. We also recommend two private funds: the Fairway Masters Fund and the Semmax Fund. Both funds are managed by Fairway Asset Management, LLC. The Fairway Masters Fund and the Semmax Fund are similar in scope, but the latter is “white-labeled” for our firm.

For more detailed information about our services and types of clients, see Items 4 and 7 of our [ADV Part 2A](#).

What Fees Will I Pay?

You will pay an ongoing asset-based fee referred to as the “Advisory Fee.” The annual Advisory Fee is negotiable and may not exceed 1.5% of the total assets under management. Advisory Fees are assessed in advance and are based upon the market value of the assets on the last business day of the previous quarter. For the initial billing period, the Advisory Fee is prorated for the number of days remaining in the current quarter. Certain additional charges are not included in the Advisory Fee and must be paid separately by you. Examples of these additional charges include custodian fees, mutual fund fees, and other transactional fees. We do not participate in any wrap fee programs. Please be aware that 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.

If requested by a client, we may also provide standalone financial review or consulting services based on a negotiated fixed fee or an hourly fee. We do not charge fees for educational seminars to attendees. For more detailed information about our fees and costs, please see Item 5 of our [ADV Part 2A](#).

Our receipt of fees for managing client accounts results in several conflicts of interest. For example, the more assets there are in a client’s advisory account, the more a client will pay in asset-based fees, and the firm may therefore have an incentive to encourage clients to increase the assets in their accounts. Please review Items 5 and 10 of our [ADV Part 2A](#) for detailed descriptions of these conflicts and how we address them.

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 may recommend that you roll the assets of an existing retirement plan into an IRA that we will manage on your behalf, on which we would charge an asset-based fee. This creates a conflict of interest because we have an incentive to recommend a rollover to you for the purpose of generating fee-based compensation rather than based solely on your needs. We manage this conflict by always acting in your best interest and keeping documentation of our determination that the rollover recommendation is in your best interest. You are under no obligation to complete the rollover. Moreover, if you do complete the rollover, you are under no obligation to have the assets in an IRA managed by our Firm.

- We receive additional compensation through our role as insurance agents. Semmax investment adviser representatives are also licensed insurance agents in their individual capacities and receive commissions on insurance products. The recommendation by Semmax IARs for you to purchase an insurance product creates a conflict of interest based upon our IARs’ incentive to receive a bonus based on the amount invested with Semmax, Inc., which receives a commission on the insurance product.

How Do Your Financial Professionals Make Money?

Our IARs are compensated via a base salary plus bonuses. IARs receive bonuses based on new assets brought to the firm or its insurance affiliate. This presents a conflict of interest in that our IARs have a financial incentive to encourage you to place additional funds under our management or with our insurance affiliate. The more assets you have in an advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

For more information about our investment advisory services or to request the most current version of this relationship summary, please call our office at (877) 856-0080 or visit our website at Semmax.com or the SEC’s website via adviserinfo.sec.gov.