

**DECEMBER 22, 2020: FORM CRS (CLIENT RELATIONSHIP SUMMARY)**  
**A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH WEALTHTRUST ASSET MANAGEMENT, LLC**

WealthTrust Asset Management, LLC dba TAMP Advisory Solutions and Duncan McHugh Investments is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, Investment Advisers, and investing.

**ITEM 2 – RELATIONSHIPS AND SERVICES**

**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

Investment Management: Our Firm offers investment advisory services to retail investors on a discretionary and non-discretionary basis. Our firm monitors your investment account and the underlying investments on an ongoing basis to ensure your asset allocation corresponds with your stated investment timeline and risk tolerance and this service is included as part of the Firm's standard advisory services. Our Firm requires a minimum account value of \$100,000 in order to provide advisory services to you. This minimum account value requirement is negotiable. In a discretionary account, you have granted written investment authority to our Firm to execute purchase and sell orders in your advisory account without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. In a non-discretionary account, you have not granted written trading authority to our Firm and your Financial Professional will consult with you before executing trades in your account. As a non-discretionary retail client, you make the ultimate decision regarding the purchase or sale of your investments. Our Firm offers financial planning services for our clients. Financial Planning services are provided on a stand-alone basis and are not included in your Investment Services Fee.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- 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?

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 13 AND 16**

**ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

**WHAT FEES WILL I PAY?**

Our Firm receives a fee as compensation for providing investment services on your account. Depending upon the type of management of your account, the investment services fee may include investment management, supervision, trade entry, and other account maintenance and/or service activities. In addition to our investment services fee, the custodian will charge transaction costs, custodial fees, redemption fees, retirement plan, and administrative fees or commissions. Our Firm's advisory fees are billed as follows: Our investment management fees are based on a percentage of the total account value or a flat dollar amount. Our maximum annual investment advisory fee is 1.75%, billed in advance or arrears on a monthly or quarterly basis. For accounts billed based on assets under management, the more assets in your advisory account, the more you will pay in fees, and therefore, the Firm has an incentive to encourage you to increase the asset value in your account. Fees for financial planning services range from \$1,000-\$5,000 for the first year in which a financial plan is delivered. Under our Wrap Fee program, you will receive our investment services and the execution of securities brokerage transactions for a single specified investment services fee. Because wrap fee programs bundle service fees into a single fee, total fees to a client in a wrap fee program may be more or less than obtaining such services 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.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- How do these fees and costs 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?

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5**

**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. Such as, asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. The following are examples where asset-based fee compensation poses a conflict: 1) Advising to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer's fund manager. 2) Advising you to not pay off a mortgage (thus diminishing assets), even when the mortgage carries a high interest rate. 3) Advising against making a large charitable contribution to get a tax deduction (but decrease assets under management). Our firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have an incentive to favor their personal accounts over your advisory account. Lastly, some of the products, services and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- How do your conflicts of interest affect me and how will you address them?

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, AND 14**

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our Firm's Financial Professionals are compensated by the investment service fees as described above in Item 3 Fee section. Investment Services Fees are based on the amount of assets serviced, the complexity of the asset management, and/or investment services provided. Some of our Financial Professionals act as a Registered Representative of a broker-dealer and receive commissions in connection with the transactions made in client accounts at the broker-dealer. Some of our Financial Professionals are also insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. Some of our Financial Professionals act as an Investment Adviser Representative of another independent Registered Investment Adviser ("RIA") where they receive advisory fees in connection with clients' accounts at the independent RIA. These outside business' commissions and fees are in addition to the Investment Services fee charged to you by our firm and because these commissions and fees derived may provide more compensation to the Financial Professional than what they would receive from an Investment Services Fee with our firm, a conflict of interest exists. Our Firm's Financial Professionals that are engaged in any of these outside business activities are required to disclose them to you and any conflict they may pose. You have the right to decide whether to act on any recommendation made by your Financial Professional. We recognize our duty to place your interests first and have established policies to mitigate conflicts of interest. In addition, all Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

**ITEM 4 – DISCIPLINARY HISTORY**

**DO YOU OR YOUR FINANCIAL REPRESENTATIVES HAVE DISCIPLINARY HISTORY?**

Yes. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- As a Financial Professional, do you have any disciplinary history? For what type of conduct?

**PLEASE REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9**

**FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES OR AN UP TO DATE COPY OF THIS  
CLIENT RELATIONSHIP SUMMARY, PLEASE CONTACT:**

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[WWW.WEALTHTRUSTAM.COM](http://WWW.WEALTHTRUSTAM.COM) [WWW.DUNCAN-MCHUGH.COM](http://WWW.DUNCAN-MCHUGH.COM)

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?