

AMICORP WEALTH SERVICES, LLC (CRD # 319247)
FORM CRS

This form is intended to provide a summary of the business practices and services provided by AMICORP WEALTH SERVICES LLC ("AMICORP WEALTH SERVICES"). Should you have any questions about the contents of this form please do not hesitate to contact us at 786 8421075. The information herein has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The registration as an investment adviser does not imply a certain level of skill or training. Additionally, 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.

ITEM 1. INTRODUCTION

AMICORP WEALTH SERVICES is an investment adviser registered with the Securities and Exchange Commission (SEC). We provide investment advisory services to our clients through various types of discretionary and non-discretionary accounts in accordance with each client's investment objectives. Discretionary accounts provide AMICORP WEALTH SERVICES the authority to make investment decisions on behalf of the client. Non-discretionary accounts, on the other hand, leave the ultimate decision regarding the purchase or sale of investments solely on the client. Investment activities focus on investments in various kinds of assets and securities in a variety of markets that are intended to fit the client's objectives, strategies, and risk profile as described by each client. As an investment advisor, the Firm's principal business is to provide fee-based investment advisory services. It is important for the retail investor to know that the fees paid to us and the services we provide to you are different from the fees and services associated with your bank or broker-dealer. AMICORP WEALTH SERVICES will provide investment advisory services and ongoing portfolio management services and will not provide other administrative services. At no time will AMICORP WEALTH SERVICES accept or maintain custody of a client's funds or securities.

There are available free and simple tools you may utilize to inform yourself further and research our firm and/or our financial advisors. You may do so at Investor.gov/CRS, which also provides educational material about broker-dealers, investment advisers and investing. We encourage you to use these tools before you make an investment decision.

ITEM 2. RELATIONSHIPS AND SERVICES

Q: "What investment services and advice can you provide me?"

At AMICORP WEALTH SERVICES, we evaluate your investment profile as well as your current investments and determine whether these complement each other. We will meet with you to determine your investment objectives, risk tolerance, and other relevant information. Using this information, we gather at the beginning of our advisory relationship, we outline your current investment profile, or Investment Policy Statement, (income, tax levels, and risk tolerance levels). We will use the investment policy statement to implement an investment strategy in accordance. In some cases, we may modify the portfolio based on the client's individual needs, financial objectives, and risk tolerance. AMICORP WEALTH SERVICES's cumulative minimum account is \$500,000. However, based on facts and circumstances AMICORP WEALTH SERVICES may, at its sole discretion, accept accounts with a lower value. Once we assess an investment strategy for you and, as a standard service, we will monitor your portfolio's performance on an ongoing basis and will rebalance the portfolio as required by changes in the model, market conditions and in your financial circumstances. We may pralso provide specialized retirement services by certified professionals. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 5, and 6 via the following link:

<https://adviserinfo.sec.gov/firm/brochure/319247>.

As a retail investor, you may ask us the following questions to start a conversation about relationships and services: "Given my financial situation, should I choose an investment advisory service? Why or why not?" "How will you choose investment 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

Q: What fees will I pay?

AMICORP WEALTH SERVICES offers advisory services for a fee that is set in and governed by the Advisory Agreement between you, as the Client, and AMICORP WEALTH SERVICES, as the Investment Advisor. The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 via the following link. <https://adviserinfo.sec.gov/firm/brochure/319247>. Fees are paid, quarterly basis, in advance, as agreed in the advisory agreement, based on a fee arrangement with you, the Client. Our fee for discretionary or non-discretionary portfolio management services may be either fixed based, or asset-based, which ranges from 0.50% to 2% per year of the value of your assets we manage and will be agreed with you depending on size and sophistication. Certain clients may be charged fees lower than those stated and will be negotiated on a case-by-case basis. You will receive an invoice for the payment of our advisory fee or you will deducted our fee directly from your account through the qualified custodian holding your funds and securities. Fees for specialized retirement planning shall be \$7,500 for the set up of the service, plus \$500 per year thereafter.

As a retail investor, you may ask a financial professional the following questions to start a conversation about the impact of fees and costs to your investments: "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?"

As of May 30, 2024, we are charging both Fixed and Variable Fee based services.

The Firm provides certain specified services for a fixed, non-asset-based fee, or a variable asset-based fee. Clients may negotiate the fees they agree to pay for this specified service as they vary depending on the nature and complexity of services to be provided. All fees paid to the Firm for investment advisory services are separate and distinct from brokerage commissions, transaction fees, custodian fees and custodian charges, and other costs and expenses related to your investment account and securities transactions. These transaction charges are paid to, and retained by, the account custodian for its clearance and execution services. We do not receive any portion of these commissions, fees, or costs. AMICORP WEALTH SERVICES is related to the Amicorp Group which is a conglomerate of entities that provide multiple type of services globally all over the world, including but not limited to trust services, fund management services, banking and financial services, asset management, accounting, legal and tax support in other jurisdictions and also consultancy in general. Accordingly, you may pay fees for consulting, planning, and the like in case you decide to be served in those areas. It is important to note 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 as well as material risks that are associated with our investment strategies.

Q. "What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?"

When we act as your investment adviser, we must act in your best interest and not put our interests 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 two examples to help you understand what this means: *If you are receiving a service from a company that is somehow related to the Firm, you have the right to understand what is the relationship and also what are the fees that you will be paying and who will be receiving said fees.*

Q. How might your conflicts of interest affect me, and how will you address them?

To address and mitigate potential conflicts of interests, AMICORP WEALTH SERVICES has developed written policies and a Code of Ethics. This is especially important considering that entities related to the Amicorp Group may end up providing services to you. We will notify you in case additional conflicts ever arise. Refer to our Form ADV Part 11A via the following link: <https://adviserinfo.sec.gov/firm/brochure/319247> to help you understand what conflicts exist. Our CCO and manager is involved with the operation of Flow Focus (DBA as The Atlas Financial Group, a registered investment advisor). He is also involved with the general partner structure of the Finisterre Hedge Fund LP, a hedge fund that some clients of the firm may have acquired or acquire in the future as part of their portfolio diversification strategy.

Q. How do your financial professionals make money?

AMICORP WEALTH SERVICES's compensation for investment professionals is based on individual arrangements with each employee. Our Advisors may receive a fixed salary, a variable compensation based on their assets under management and the advisory fees charged to our clients or a combination of both.

ITEM 4. DISCIPLINARY HISTORY

Q. Do your financial professionals have legal or disciplinary history?

Yes, Luis Alayo-Riera, principal and CCO, has been named in several Customer Complaints. Disciplinary history can be found on FINRA's BrokerCheck system at www.finra.org/brokercheck and/or the SEC's website at www.adviserinfo.sec.gov. You may find detailed information by typing the representative's name and downloading the full report, read under "Disclosure Event Details". Additional information about this Form CRS is available at investor.gov/crs

As a retail investor, you may ask a financial professional the following question to start a conversation:
As a financial professional, do you have any disciplinary history? For what type of conduct?

ITEM 5. ADDITIONAL INFORMATION

You can find additional information about your investment advisory services and request a copy of the relationship summary by contacting us at 786 8421075 or at l.alayo@amicorp-wealth.com. You can also find additional information about AMICORP WEALTH SERVICES on the SEC's website at www.adviserinfo.sec.gov.

As a retail investor, you may ask a financial professional the following question to start a conversation about contacts and complaints: "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?"