

Client Relationship Summary (“CRS”)
Alexander Beard (USA) Inc.
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Alexander Beard (USA), Inc. is Registered with the Securities and Exchange Commission as an Investment Advisor. There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.” We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions on page [1 & 2]. 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.

What investment services and advice can you provide me?

Asset Management/Portfolio Management: AB USA offers asset and portfolio management services. Our firm gathers information about its clients through personal consultations and documents that are completed by the client, including a Risk Tolerance Questionnaire.

Portfolio Management: AB USA analyzes each client's financial situation, investment objectives and risk tolerance, and then recommends a standardized portfolio. AB USA then develops its client's portfolios based on the specific investment objectives of the client. This process includes conducting an in-depth analysis of: time horizon, risk tolerance and performance expectation. The asset allocation and types of securities varies among the portfolios based on these criteria. The portfolios generally contain no-load mutual funds and/or ETFs; however, a portfolio may include other types of investments. AB USA may also recommend any other products which it determines are appropriate in order to address the individualized needs, goals, and objectives of the client.

Financial Planning: The Standards of Professional Conduct (Standards) define financial planning as “the process of determining whether and how an individual can meet life goals through the proper management of financial resources. Financial planning integrates the financial planning process with the financial planning subject areas.

Note: Clients may impose restrictions on investing in certain security types. As warranted, any restrictions will be disclosed on the client's investment management, financial planning agreements, and/or investment policy statements.

UK Pension Services: AB-USA provides clients with a service to manage their UK-based pension assets. This service allows you to keep the benefits of your UK pension under UK pension rules. AB USA manages and provides ongoing advisory services for UK pensions. We also offer a multi-currency UK pension that we manage and administer. Income can be drawn in-line with UK rules. We do not foresee any other conflicts to disclose from these arrangements.

Questions to ask advisor? “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?

US Portfolio Management fees:

We charge 1.00% to manage individual investment portfolios.

Financial Planning fees:

We charge \$800-\$2,500 (based upon complexity of the plan) and we provide a Written Financial Plan, Investment Plan and/or Retirement Plan.

UK Pension Annual fees:

Adviser Fee: 1% per annum

UK Pension Trustees Fee: Flat fee £570 per annum.

Alexander Beard (USA) Inc. generally requires a minimum account of \$100,000 to open a portfolio.

Questions to ask advisor? “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? We must abide by certain laws and regulations in our interactions with you. In addition, we are held to a fiduciary standard that covers our entire investment advisory relationship with you.

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. We have a fiduciary obligation to you.

How do your financial professionals make money? Your Financial Professional makes money based on the amount of assets they manage for you or revenue the firm earns from providing financial and/or investment advice.

Do you or your financial professionals have legal or disciplinary history? No. Please visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals. Questions to Ask Advisor: As a financial professional, do you have any disciplinary history? For what type of conduct?”

Additional Information: This Client Relationship Summary (“Form CRS/ADV Part 3”) brochure provides information about the qualifications and business practices of Alexander Beard (USA), Inc. If you have any questions about the contents of this brochure, please contact us at [Melissa Eugenio at 650-684-0450 or Melissa.Eugenio@abg-usa.net.] if you would like to receive up-to-date information about our advisory service and/or to request the latest copy of this summary. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration with the Securities and Exchange Commission (“SEC”) does not imply a certain level of skill or training. Additional information about Alexander Beard (USA), Inc. also is available on

the SEC's website at www.adviserinfo.sec.gov.