

STRATEGIC WEALTH ADVISORS, LLC
FORM CRS RELATIONSHIP SUMMARY SEPTEMBER 2022

INTRODUCTION

Strategic Wealth Advisors, LLC (“SWA”) is registered with the Securities and Exchange Commission (SEC).

Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational material about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We provide investment advisory services that we offer on a discretionary or non-discretionary basis according to the authority you provide in an investment advisory agreement with us. When you grant us discretionary authority you provide us with authority to determine the investments to buy and sell in your account on an ongoing basis. You may impose reasonable restrictions on our discretionary authority, which must be provided to us in writing and accepted by us. If you do not provide us with discretion, then we will make recommendations and you will have the final decision regarding whether we purchase or sell investments on your behalf. As part of our investment advisory services, we will continuously monitor your investments and provide advice. Our services also include the recommendation or selection of other investment advisers. We require a minimum initial and ongoing account size for portfolio management services. A client who does not meet such minimums may be eligible for our WealthBuilder program, which is offered on a discretionary basis only, and utilizes automated portfolios selected and overseen by the firm. Additional information is found in the firm’s ADV Part 2.

We provide financial planning and consulting services in which we provide advice and recommendations on matters such as your goals and objectives, personal balance sheet, taxes, risk management, retirement, education, cash flow, investments and asset allocation. Oftentimes these services are provided as part of our investment advisory services. However, when providing financial planning *only* services, we do not monitor your investments or place trades on your behalf and you make the ultimate decision regarding the purchase and sale of investments.

Additional information about our services can be found in ADV Part 2A, Items 4 and 7.

Some helpful questions to ask your financial professional may be...

- *Given my financial situation, should I choose an investment advisor 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?

We charge a percentage of assets under management for investment advisory services. These fees are assessed on a quarterly basis, in arrears. You should be aware that the more assets there are in your account, the lower your percentage fee may be but the more you will pay in dollar fees. This means we have an incentive to grow your assets and for you to increase the assets in your account.

We also charge hourly and fixed fees for financial planning and consulting services when you do not meet our minimum asset level or do not desire investment advisory services. When you pay us only an hourly or fixed fee, it will not include fees for implementing recommendations made.

Examples of other fees and costs that are the most common ones applicable to retail investors include custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees.

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 refer to firm's ADV Part 2, Item 5 for additional information regarding our fees and costs.

It may be helpful to ask your financial professional: 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 providing recommendations 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 is an example to help you understand what this means.

SWA allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) for you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures.

You may wish to ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals receive a salary and a discretionary bonus based on their contributions to the firm.

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.

You may wish to ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?

You may also wish to ask: 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?

To request a copy of ADV Part 3 (Form CRS) or for any additional information about our services, please contact us at (480) 998-1798 or info@Xpertadvice.com.