



## FORM CRS (CLIENT RELATIONSHIP SUMMARY)

A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH BOULDER WEALTH ADVISORS, LLC

FEBRUARY 1, 2024

### ITEM 1 - INTRODUCTION

Boulder Wealth Advisors, LLC 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?

Boulder Wealth Advisors, LLC offers investment advisory services to retail investors on a discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts 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.

Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of the Firm's standard advisory services.

We do not restrict our advice to limited types of products or investments. Our firm requires a minimum account balance of \$500,000 for our Asset Management service. This is negotiable at our discretion.

Additionally, our Firm offers financial planning and consulting services for our clients. Financial Planning and Consulting services can be provided on a stand-alone basis or in conjunction with our investment management services. In a consulting engagement, you will be required to select your own investment managers, custodian, and/or insurance companies for the implementation of consulting recommendations.

#### 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, 8, 13 & 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 advisory services on your account. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. Our investment management fees are based on a percentage of the total account value. Our fee schedule ranges from 0.45% to 1.50% annually, billed in advance on a quarterly basis. You pay this fee even if you don't buy or sell investments. Generally, the more money you have with us, the lower your percentage rate will be. However, your overall fee may be higher. The custodian may charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions.

Fees for financial planning and consulting services are provided on a fixed fee hourly basis. Our financial planning fees range from \$1500- \$7000 for the first year in which a comprehensive financial plan is delivered, or \$350 an hour.

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:

- 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?

[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 may create 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. 1) Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer's fund manager. b) Advising you not to pay off a mortgage (thus diminishing assets), even when the mortgage carries a high interest rate. c) Advising against making a large charitable contribution to get a tax deduction (but decrease assets under management). 2) Our firm allows our Financial Professionals to invest in the same securities as you. To mitigate this conflict, our Financial Professionals adhere to a Code of Ethics. 3) Lastly, some of the products, services and other benefits provided by your custodian are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.*

### QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- How might 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, & 14](#)

### HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Firm's Financial Professionals are compensated by the investment services fees as described above in Item 3 Fee section. Our Financial Professionals are compensated with a salary from the fees we receive for the services our Firm offers. The principal owners of the firm are also compensated with a quarterly dividend based on their ownership share and the success of the company.

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12 & 14](#)

## ITEM 4 - DISCIPLINARY HISTORY

### DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. 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?

[FOR MORE INFORMATION 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:**

BOULDER WEALTH ADVISORS, LLC  
2595 CANYON BLVD, SUITE 220  
BOULDER, CO 80302  
PHONE: 303-444-1161

### 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?

## MATERIAL CHANGES

February 2024: The firm updated the Form CRS for Annual Amendment. No material changes to report.