

# Form CRS

2020-06-01

## Introduction

ARS WEALTH ADVISORS is registered with the Securities and Exchange Commission as an investment advisor. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisors and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

## What investment services and advice can you provide me?

We offer investment advisory services to retail investors and small businesses. We provide portfolio management services that we offer on a 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 can impose reasonable restrictions on our discretionary authority, which must be provided to us in writing and accepted by us. If we offered account management on a non-discretionary basis, you are ultimately responsible for making the decision regarding the purchase or sale of investments. As part of portfolio management services, we will continuously monitor your investments and provide advice. We require a minimum initial and ongoing account size for portfolio management services, however, in certain circumstances we waive the size minimum and negotiate the management fee. We also provide financial planning services, in which we provide advice and recommendations regarding your personal investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. If you are a portfolio management client, these planning services are included in your management fee. If we are retained solely for planning services, we do not monitor your investments and you make the ultimate decision regarding the purchase or sale of investments.

- Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

You are encouraged to ask us questions including the following to help you better understand our services: *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?

We charge a percentage of assets under management for portfolio management services. These fees are assessed on a quarterly basis, in advance. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. For non-advisory clients we also offer financial planning for a fee.

Please refer to our [Form ADV, Part 2A Brochure](#), particularly **Items 4 and 7**, for more detailed information about our services.

In addition to our fees, in certain cases you can incur additional fees and costs related to the investments in your account, such as transaction costs, surrender charges, wire transfer, internal management fees of mutual funds, and other product related fees such as redemption fees.

You are encouraged to ask us questions including the following to help you better understand the impact of fees and costs on 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?*

**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 our [Form ADV, Part 2A Brochure](#), particularly Item 5, for more detailed information about our fees and your investment costs.

## 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 advisor, 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 are some examples to help you understand what this means.

- Some of the products and services made available by account custodians benefit us. These products or services assist us in managing and administering client accounts. This is a conflict of interest because we have an incentive to recommend custodians that provide us with such benefits.
- We receive client referrals from third parties to whom we pay referral fees. This is a conflict of interest because we have an incentive to pay referral fees so that the third parties will refer clients to us that they otherwise might not refer to us.
- We have an affiliated business that is an accounting firm. We have an incentive to recommend and provide these other services to you. This is a conflict of interest because our affiliated business receives additional compensation for providing these other services to you.

We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship.

You are encouraged to ask us questions including the following to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?*

Please refer to our [Form ADV, Part 2A Brochure](#), particularly Items 10, 11, and 12, for more detailed information about our conflicts of interest.

## How do your financial professionals make money?

Our financial professionals receive a salary and a discretionary bonus based on their individual performance and the success of the firm. Our financial professionals also receive additional compensation when they obtain new clients for us. This is a conflict of interest because it creates an incentive for our financial professionals to recommend our investment advisory services to you.

## Do you or your financial professionals have legal or disciplinary history?

No, please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional. You are encouraged to ask us questions including the following to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

## Additional Information

Please refer to our [Form ADV, Part 2A Brochure](#) for more information about our services. You may request updated information and a copy of our Relationship Summary by contacting us at (727) 322-7681 or [lois.conger@arswealth.com](mailto:lois.conger@arswealth.com)

You are encouraged to ask us questions including the following to help you better understand who to contact with any questions or complaints: *Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*