



Registered as WIN TEAM INSURANCE SERVICES, INC.
Form CRS (Customer Relationship Summary)
January 2022

Dear Valued Customer,

You are receiving this form CRS because you have (or once had) an account where WIN TEAM Advisory Services is the Registered Investment Advisory Firm of record.

WIN TEAM Advisory Services ("Firm") is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research different 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?

Our investment advisory services to retail investors include managed accounts, wrap accounts, third party money managers, and financial planning. Some of these services are offered on a discretionary basis where your representative decides what investments to make and act on the decision without asking you in advance. Other services are offered on a nondiscretionary basis where your financial professional will always consult you prior to making an investment. Accounts are charged a fee based on a negotiated rate with your financial professional.

Typically, accounts are charged a fee based on the amount of assets under management so the more assets your financial professional manages, the larger the total fee. Most accounts have a minimum of \$10,000, but we may recommend some investments which require a larger minimum investment.

For more detailed information on the products and services we offer, including limitations, view our Part 2 Brochure at <https://adviserinfo.sec.gov/firm/summary/136680>

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 and what do these qualifications mean?*

What fees will I pay?

When you open an advisory account, you will pay an ongoing asset-based fee for our services, based on the value of the assets we manage. The asset-based fee is billed quarterly and based on the value of your assets and is not tied to any specific transactions within your accounts. In addition to these fees, you may also pay transaction fees and/or additional fees including ticket charges, platform fees, commissions, and annual account fees. Many times, there will be a money market or bank deposit program available to you. The sponsor of these programs and some mutual fund companies will sometimes share a portion of their management fee with the broker-dealer of record who executes your transactions. Our default broker-dealer of record and non-affiliate partner is J.W. Cole Financial, Inc. and their clearing firm, National Financial, LLC ("NFS"). When using NFS, ticket charges and commissions on transactions are also split between J.W. Cole Financial, Inc. and the platform sponsor.

For wrap-fee advisory accounts, the asset-based fee covers most transactional and some additional costs and as a result, this fee may be higher than a typical asset-based fee in a non-wrap account. There are some transactions that may take place outside of the wrap program and include additional costs. Some investments, such as mutual funds may impose additional fees that will reduce the value of your investment over time. The more assets we manage, the more you will pay us. We therefore have an incentive to increase the assets we manage in order to increase our 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.

For more detailed information regarding fees and costs of your account view our Part 2 Brochure at <https://adviserinfo.sec.gov/firm/summary/136680>

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 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 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.

In an advisory account, when our interests conflict with your interests, we must tell you about them in a way that you can understand so that you can decide whether or not to agree to them or eliminate the conflict. Conflicts may result in your paying more for your investments, or bringing additional assets into your advisory account, than you would if the conflict did not exist.

In an advisory account, we are paid a fee based on the total assets we advise you on. We could have an incentive to encourage you to maximize the total assets either through investing with us or adding cash or other investments we advise you on.

We could share revenue and receive payments from certain sponsors and platforms so we could have an incentive to recommend certain investments, because some of these investments will pay us more. Although these conflicts exist, we will always act in your best interest when we make a recommendation to you.

For more detailed information regarding our conflicts of interest and a description of the ways we make money view our Part 2 Brochure at <https://adviserinfo.sec.gov/firm/summary/136680>

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?

For advisory accounts your financial professional is paid a percentage of the total assets under management. This amount can change based on the total assets under management, the time and complexity required, and the product mix. Your financial professional may also receive a flat fee for other services, such as creating a financial plan. In addition, our financial professionals may also receive certain hiring/onboarding incentives and/or additional non-cash compensation such as travel to events or reimbursement for certain expenses.

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

You can visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research more information about our Firm and your financial professional. You may also find additional disclosures regarding your financial professional on Form ADV 2B.

Ask your Financial Professional

- As a financial professional, do you have any disciplinary history? For what type of conduct?

You can find additional information regarding our advisory services by visiting our website, www.win-team.org. If you need any other up-to-date information or would like a copy of our relationship summary sent to you, call us at (949) 336-7300.

Ask your Financial Professional

- 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?