

Introduction

Uniwealth Advisors, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory services 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 Investor.gov/CRS, which also provides educational materials about investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors. We provide two types of services to retail clients:

- **Our investment management services** help clients develop an investment strategy designed to meet pre-determined objectives. We discuss a client’s investment goal and expectations.

Investment management is continuous and on-going. Our investment management services are performed on a discretionary or non-discretionary basis. Most of our client’s accounts are on a **discretionary** basis, which means clients grant us the authority to buy and sell investments in their account without prior approval. On **non-discretionary accounts**, clients make the ultimate decision regarding the purchase or sale of investments. For **additional information** about our services please see our Form ADV Brochure, Part 2A, Items 4, 5, 13 and 16.

Conversation Starter

*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 two types of fees, and clients are able to choose the service level that best suits their needs. Our fee options are as follows:

Fixed fee, are based on a contract agreed between you and Uniwealth Advisors, Inc. Generally these fees are billed monthly.

Conversation Starter

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?

- **Investment management fees**, are asset-based fees. They are due quarterly in arrears. It is an on-going fee. Fees are debited directly from your investment account or by billing you directly. Our fee options are as follows for our Investment Management Programs:

	Fee
Manager	Managed directly by individual advisor representatives.
What it is included	Included: Advisor Fee and Cost of Sub-Managers if so selected. Not included: Custody Fees, Transactional Fees, Platform Fees, Billing & Reporting Fees

You will pay fees 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. There may be other fees and costs not included in the above, as account maintenance fees, fees related to mutual funds, ETFs, wire fees, among others. **Additional information** about fees can be found on your advisory agreement. and on Uniwealth Advisors’ ADV Disclosure Brochure (Form ADV Part 2A Brochure, Item 5).

What Are Your Legal Obligations to Me as My Investment Adviser?

We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and investments on an ongoing basis. A fiduciary standard means we must put your interests above our own and fully disclose all conflicts of interest, including the use of proprietary funds.

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 to you.

Conversation Starter

How might your conflicts of interest affect me, and how will you address them?

Here are some examples to help you understand what this means. For instance, we benefit from the advisory services we provide to you. The more of your money we manage under our investment management services the higher our absolute income. **Additional information** about conflicts of interest can be found on Uniwealth Advisors' ADV Disclosure Brochure (Form ADV Part 2A Brochure, Item 10).

How Do Your Financial Professionals Make Money?

The financial professionals at Uniwealth Advisors are paid as salaried employees based on the advisory services they render. We do not use sales-based awards to incentivize our financial professionals. None of our financial professional collect commissions or sales-based compensation from any third party or outside institution.

Do You or Your Financial Professionals Have a Legal or Disciplinary History?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research the Firm and our financial professionals. You can find more detailed information in our Form ADV, Parts 2A and 2B Brochures. A copy can be requested by calling our offices at +1 (305) 253-9333 or by contacting us in writing at 7991 SW 186 Street, Cutler Bay, FL 33157.

Conversation Starter

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

Where May I Find Additional Information?

For **additional information** about our services please search for our firm at adviserinfo.sec.gov. If you would like additional, up-to-date information or a copy of this disclosure, please call our offices at +1 (305) 253-9333 or contact us in writing at 7991 SW 186 Street, Cutler Bay, FL 33157.

Conversation Starter

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?