



Form CRS – Client Relationship Summary

April 1st, 2026

Item 1 – Introduction

Principled Wealth Advisors, LLC (“Principled Wealth”) is registered Securities and Exchange Commission (“SEC”) as an investment adviser. One of the requirements of being a Registered Investment Adviser (“RIA”) is to produce this Client Relationship Summary. As an RIA, we do not sell products or accept commissions for investment products. We have a fiduciary responsibility to our clients and are legally required to act in their best interests. This differentiates us from brokerage firms, which offer other types of services, fee structures, and working relationships. Brokerage and investment advisory services and fees differ, and it is important to understand these differences, which is why the SEC provides free and simple tools for researching financial professionals (“IARs” or “Investment Advisors”) at www.investor.gov/CRS. This site also provides educational materials about broker-dealers and investing.

Item 2 – What investment services and advice can you provide me?

Principled Wealth offers investment advisory services to clients on a discretionary and non-discretionary basis. In a discretionary account, you have granted written investment authority to your IAR to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our authority, such as by imposing reasonable restrictions on investing or trading in certain securities or groups of securities. In a non-discretionary account, you have not granted written investment authority to your IAR, and he or she will consult with you before executing trades in your account. As the retail client, you make the ultimate decision regarding the purchase or sale of your investments. You may limit our trading authority, such as by imposing reasonable restrictions on investing or trading in certain securities or groups of securities. If deemed appropriate for you, our Firm will recommend utilizing an independent third-party money manager (“ITPM”) to aid in the implementation of investment strategies for your portfolio. As an investment adviser, we provide investment advice and monitoring to you through our IARs for an ongoing fee. Our Firm requires a minimum portfolio value of \$250,000 to provide advisory services to you. We primarily invest in cash and money markets, equities, American Depositary Receipts (“ADRs”), fixed income and debt securities, mutual funds, and exchange-traded funds (“ETFs”). A portion of the account may be held in cash, cash equivalents, or money market funds as part of the overall investment strategy. In addition to investment advisory services, Clients may engage PWA for financial planning, consulting services, or ongoing planning services through a separate written agreement. These services are designed to address specific needs or to provide ongoing planning support independent of assets under management. Clients may also engage PWA for ongoing Wealth Guidance™ or Family Wealth Guidance™ through a separate ongoing services agreement when such services are not included in the Client’s investment advisory fee based on assets under management, or when the Client does not maintain assets under management with the Firm. Ongoing services agreements are not contingent upon maintaining a minimum level of assets under management unless expressly stated in the agreement.

PLEASE SEE [ITEMS 4, 7, 13, & 16 OF OUR FORM ADV 2A BROCHURE](#).

Principled Wealth encourages you to ask your financial professional the following questions:

- ***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?***

Item 3.A – What fees will I pay?

Our Firm offers investment management services for an annual fee based on the amount of assets under management. Our maximum annual advisory fee is 1.0%, and we have a minimum account size of \$250,000. We retain the right to waive the minimum account size at our discretion. Our annual fee is prorated and charged monthly or quarterly, in arrears or advance, based on the value of the Client's assets under management as of the close of business on the last business day of the previous month or quarter. Cash and cash equivalents, including money market funds, are subject to the agreed-upon advisory fee. Our fees are exclusive of brokerage commissions, transaction fees, exchange fees, and other related costs and expenses. Where we determine to allocate capital to exchange-traded funds ("ETFs"), our fees are exclusive of the fees and expenses of the ETFs. The structure and level of our fees will vary by client based upon the services provided and other considerations deemed relevant by us. Please make sure you understand what fees and costs you are paying. The more assets in your advisory account, the more you will pay in fees, and therefore, the Firm has an incentive to encourage you to increase the asset value in your account. Our Firm provides standalone financial planning services under a flat fee arrangement. This arrangement charges a mutually agreed-upon fee for financial planning services. The range for a standalone financial plan typically ranges from \$2,000 to \$30,000 based on the scope and complexity of the plan. Our Firm provides consulting services based on a flat fee, based on the scope and complexity of the project. Independent Third-Party Manager's complete description of the ITPM's services, fee schedules, and account minimums will be disclosed in the Investment Manager's disclosure brochure, which will be provided to the Client before or when an agreement for services is executed, and the account is established. However, the total annual advisory fee charged by the ITPM will not exceed 1.15%. Our Firm's advisory fee is separate from and in addition to the fee charged by the Investment Manager, and our Firm does not receive any portion of the Investment Manager's advisory fee. Accordingly, when both our Firm and an Investment Manager are engaged, the Client may pay combined advisory fees of up to 2.15% annually. The custodian, generally SEI or Commonwealth, may charge transaction costs, as well as custodial, redemption, administrative, and other fees. Those fees are not part of PWA's advisory fees. SEI and Commonwealth also earn fees in other ways including, but not limited to, managing money market and proprietary mutual funds, and platform fees paid by fund managers. Our Firm does not share in Custodian Fees charged to your account. For all services, fees will be billed as services are rendered. The amount paid to our Firm and IAR generally does not vary. Based on the type of investments we select on your behalf. 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 SEE [ITEM 5 OF OUR FORM ADV 2A BROCHURE](#).

Principled Wealth encourages you to ask your financial professional the following questions:

- **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?**

Item 3.B - What are your legal obligations to me when acting as my investment adviser?

How else does your firm make money & 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 interests ahead of yours. At the same time, how we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect our investment advice. Here are some examples to help you understand what this means. 1) We earn more when your assets under management increase, which creates an incentive to encourage you to invest more. 2) Our firm receives a fee as compensation for providing investment services on your account. We manage accounts for multiple clients and allocate our time based on each client's needs.

PLEASE SEE [ITEMS 5, 10, 11 & 14 OF OUR FORM ADV PART 2A BROCHURE](#).

Principled Wealth encourages you to ask your financial professional the following question:

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

Item 3.C - how do your financial professionals make money?

Our IARs are compensated based on our firm's revenue from our investment advisor fees. Our IARs are compensated based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided. When our IARs act as registered representatives of a broker-dealer, they may receive commissions in connection with the transactions made in client accounts. To mitigate this conflict of interest, our firm will reduce a portion of our fees by the amount of the brokerage commissions earned by our IARs. Some of our IARs are insurance licensed and receive commissions, trails or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to prioritize your interests and have established policies to avoid conflicts. All IARs must follow a code of conduct to mitigate any conflicts with you.

PLEASE SEE [ITEMS 5, 10, 11, AND 14 OF OUR FORM ADV PART 2A BROCHURE](#) & REFER TO YOUR FINANCIAL PROFESSIONAL'S ADV 2B BROCHURE

Item 4 - do you or your financial professionals have legal or disciplinary history?

No. Visit www.investor.gov/crs for a free and simple search tool to research principled wealth and our IARs.

PLEASE SEE [ITEM 9 OF OUR FORM ADV PART 2A BROCHURE](#) OR REFER TO ITEM 11 OF OUR FORM ADV PART 1

Principled Wealth encourages you to ask your financial professional the following question:

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

Item 5 - additional information

For additional information about our investment advisory services, visit the sec's website at www.adviserinfo.sec.gov. Our firm's IARD number is 138143. You may also contact us for up-to-date information and request a copy of the relationship summary by contacting us at (859) 957-2737 or at www.principledwealth.net.

Principled Wealth encourages you to ask your financial professional the following questions:

- ***Who is my primary contact person? Is he/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?***