

West Advisors, Incorporated

Form CRS

West Advisors, Inc. is registered with the Securities and Exchange Commission as an investment adviser. As such, we provide advisory services rather than brokerage services. Investment advisory services and brokerage services differ. It is important for you, our client, to understand the differences in services provided and fees associated with either activity. Please note that 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 advisers, and investing.

What investment services can you provide me?

We offer the following investment advisory services to retail investors: Portfolio Management Services; Selection of Other Advisers; Asset Allocation Services; Advisory Consulting Services. For a description of each service listed above, please refer to our Form ADV Part 2A. Refer to items 4, 7, 8, 13 and 16.

<https://adviserinfo.sec.gov> Firm: West Advisors, Inc.

Account Monitoring - If you open an investment account with our firm, as part of our standard service we will monitor your investments daily, and we review portfolios on a quarterly basis with many clients.

Investment Authority - We manage accounts on a non-discretionary and a discretionary basis. You, the client, ultimately decides which investments level of discretionary authority works best for you. Under the non-discretionary investment service option, you have an unrestricted right to decline to implement any advice provided by our firm. Under the discretionary investment service option, we decide which investments to buy and sell for your account. We have discretion to select, retain or replace third-party managers to manage, in part or in whole, your account(s). You may limit our discretionary authority (for example, limiting the type of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Investment Types – Although not all are part of our investment recommendation platform, we offer advice on the following types of products: equity securities, corporate debt, commercial paper, certificates of deposit, municipal securities, mutual funds, US government securities, options, money market funds, REITs, derivatives, structured notes, exchange traded funds (“ETFs”), closed end funds (“CEFs”), private placements, interests in partnerships investing in real estate, oil and gas interests, and equity.

Account Minimums and Requirements In general, we require a minimum account size to open and maintain an advisory account, which may be waived at our discretion for any reason. That minimum is currently set at \$5,000,000.00 in account assets. We reserve the right to make exceptions to our account minimums.

Key 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?**

What fees will I pay?

Fixed fees, which are assessed quarterly in arrears. Fees are negotiated at the establishment of the account relationship and reviewed annually. Fees are not assessed as a percentage of the account’s market value according to a fixed schedule, although the account’s size, complexity and scope of services desired may influence the negotiated fee.

Examples of the most common fees and costs applicable to our clients in addition to our fees include but are not limited to:

1. Custodian fees (we do not provide custody services).
2. Account maintenance fees.
3. Fees related to mutual funds, ETFs, and CEFs.
4. Transaction charges when purchasing or selling securities.
5. Other product-level fees associated with your investments.

**We do not share in these 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.

Key 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?

What conflicts of interest do you have?

When we act as your investment adviser, we act in your best interest and do not put our interest ahead of yours. We may purchase, sell, or hold the same securities that our clients hold in their investment accounts.

Key Questions to 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?

Our firm is a fee-only firm. Financial professionals do not receive commissions or financial benefits from the recommendations made to you.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

You can find additional information about your investment advisory services and request a copy of the relationship summary at 317-627-1083 or by email to westadvisors@comcast.net.

Key Questions to Ask Your Financial Professional

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

Key Questions to 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?