

Customer Relationship Summary (Form CRS) – October 2025

Introduction

Q3 Advisors LLC (“Q3”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. The SEC offers free and simple tools to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

Relationships and Services

What investment services and advice can you provide me?

We provide financial planning services and proprietary programs known as Rothology and Rothology Legacy, both of which focus on Roth-IRA conversion strategies. Our comprehensive financial planning services, which can include either Rothology or Rothology Legacy, consist of topics such as retirement planning, tax planning, college savings, asset allocation, cash flow, estate planning, and one or more other topics.

Rothology and Rothology Legacy engagements are usually one-time services. Our other financial planning services can be structured as singular, topical (a la carte, or module), or ongoing engagements. We do not manage investment accounts either on a discretionary or non-discretionary basis.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.

<https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

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?

Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

We are compensated for our advisory services through negotiable fees. The fees for Rothology and Rothology Legacy are \$9,300 and \$6,900, respectively. Our fees for comprehensive financial planning services are \$5,500 - \$15,000 for the first year. Comprehensive financial planning services include either Rothology or Rothology Legacy. Portions of the annual fee can be billed quarterly in arrears. Module (topical, a la carte) financial planning services start at \$2,000 for one module and \$1,500 for each additional module.

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. The only compensation received from advisory services is the fees charged for providing investment advisory services as described above. Q3 Advisors no other forms of compensation in connection with providing investment advice.

For additional information about our fees and costs, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

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?

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

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 that we provide you. Here are some examples to help you understand what this means.

We offer a program whereby other investment advisory firms can utilize certain of our services for their clients. These investment advisory firms pay us a fee for participation in this partnership. If clients of these partnering firms utilize our services, a portion of the fee paid to us by the investment advisory firm may be refunded. The amount of the refund, if there is any, will vary between firms and is pursuant to an agreement; however, fees paid to us by any client are not increased or decreased as a result of the partnership between us and the other investment advisory firm.

For additional information, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

How do your financial professionals make money?

Our financial professionals are compensated with a base salary.

Disciplinary History

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

Firm: No, Financial Professionals: Yes. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services by visiting <https://www.sec.gov/check-your-investment-professional> and searching with our CRD number (284220) or by contacting us at 720-730-9892.

Ask your financial professional: Who is my primary contact person? Is he or she a representative of an advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?