

Item 1 Introduction

March 28, 2024

Baja Wealth Advisors LLC (“BWA”) is registered with the Securities and Exchange Commission as an Investment Advisor located in New York City. BWA was formed in August of 2017 by a group of experienced professionals and Cerity Partners. Registration of an Investment Advisor does not imply any level of skill or training.

Brokerage and investment advisory services and fees differ, and it is important as a retail investor to understand the difference. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 Relationship and Services

What investment services and advice can you provide me?

BWA offers investment advisory and financial planning services to retail investors. We provide our services to high net worth individuals, families and their trusts, business entities, foundations and endowments. We tailor all services to the individual investment needs of our clients by determining your specific goals, objectives, risk tolerance, time horizon, investment restrictions and other factors that affect the investment advice you receive. We will work with you to implement any reasonable investment restrictions on your investment accounts (e.g. socially responsible, environmental friendly, religious based, etc.). We continuously monitor investment accounts to ensure compliance with your stated goals and objectives.

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose investments to recommend to me?**

BWA typically offers non-discretionary services where we seek prior authorization from the client prior to implementing our recommendations. Upon your request, we will accept discretionary authority to select third-party investment managers and/or select the identity and amount of securities to be bought or sold during our advisory relationship. We only exercise our investment discretion consistent with the stated investment risk profile for the particular client account. For a more detailed description of all of our services, please refer to [Item 4](#) of BWA's ADV Part 2A Disclosure Brochure.

As a condition for starting and maintaining an investment advisory relationship, BWA generally requires a minimum portfolio size of \$2,000,000 and a minimum investment advisory annual fee of \$25,000. These minimums may have the effect of making our services impractical for certain individuals or entities. We, in our sole discretion, may waive our stated account minimums. For further detail concerning account conditions, please refer to [Item 5](#) and [Item 7](#) of BWA's ADV Part 2A Disclosure Brochure.

- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

Item 3 Fees, Cost, Conflicts and Standard of Conduct

What fees will I pay and how do your financial professionals make money?

BWA charges asset-based and fixed fees. While our standard agreement is inclusive of all services, we may from time to time quote a fixed annual retainer for services based on the scope of the engagement. We may enter into performance fee arrangements with qualified clients. All performance-based fees are subject to individual negotiation. 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 other fees and costs you are paying, such as custodian fees and underlying investment fees. For more information on our fees and how we calculate fees, please refer to [Item 5](#) of BWA's ADV Part 2A Disclosure Brochure. Our advisors are compensated based on the amount of assets under management that they personally manage.

- **Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 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 are required to act in your best interest and not put our own interest ahead of your interests. At the same time, the way we are compensated 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:

- The more assets there are in a your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.
- BWA's affiliate, Cerity Partners receive revenue from assets they and their affiliates place in Stone Castle's FICA Program. Please refer to [Item 14](#) of BWA's ADV Part 2(a) Disclosure Brochure for further information.
- BWA may accept sponsorship of client and prospect events from certain third party managers creating a conflict of interest if we recommend certain managers from whom we accept sponsorship over others that do not provide sponsorships. Please refer to [Item 12](#) of BWA's ADV Part 2A Disclosure Brochure for more information.

For further details on our conflicts of interest, please review Cerity Partners ADV Part 2A Disclosure Brochure.

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

Item 4 Disciplinary History

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

No, Simple and free tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers and investing.

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

Item 5 Additional Information

Please visit www.bwa-mx.com or call (212) 850-4260 for more information about our services or to obtain a copy of our Form CRS.

- **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?**