

# Form CRS - Customer Relationship Summary (Form ADV, Part 3)

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## Item 1: Introduction

ENDEAVOR WEALTH ADVISORS LLC (“Endeavor Wealth”) is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

***Questions to ask us: 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 investment services and advice can you provide me? Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“[Brochure](#)”) and include: a comprehensive service combining financial planning and ongoing portfolio management services, standalone financial planning, and retirement plan consulting.

As part of our comprehensive services, we take discretionary authority in your accounts, which allows us to buy and sell investments for you in accordance with your written investment policy without asking you in advance; you can place reasonable restrictions on the discretionary authority that we have in your account. We monitor investments that we manage on a continuous and ongoing basis, while financial planning investment recommendations are not actively monitored. We offer advice on mutual funds, exchange-traded funds (ETFs), individual stocks and fixed income securities. Our firm has a \$500,000 minimum portfolio size. Additional information about our services can be found in Items 4 and 7 of our [Brochure](#).

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

***Questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?***

What fees will I pay? You will pay an asset-based fee in quarterly installments for our comprehensive services. You pay our fees even if you do not have any transactions and the advisory fee paid to us does not vary based on the type of investments selected. You will pay an hourly or fixed fee for our standalone financial planning services. When you pay us only an hourly or fixed fee, it will not include fees for implementing recommendations made. The more assets there are in your advisory accounts, the more you will pay in fees, and we have an incentive to recommend additional advisory services to you for which additional fees are charged. Additional information about our fees can be found in Items 4, 5, 6, 7 & 8 of our [Brochure](#).

You will also incur other fees including brokerage fees, internal management fees for mutual funds and ETFs, custodian fees, transaction fees related to the purchase or sale of securities, or wire transfer fees. Endeavor Wealth does not receive any of 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**

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**investments over time. Please make sure you understand what fees and costs you are paying.** Please also see our [Brochure](#) for more information.

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 must 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 you. Here are some examples to help you understand what this means:

- Our custodians provide benefits related to trading, research, compliance, marketing, education, and practice management support. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.
- The more assets you have in your advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the assets in your account to increase the amount we earn (i.e., recommending that you rollover your retirement plan account or transfer assets to our management).

How do your financial professionals make money? Endeavor Wealth's sole source of revenue is from fees paid by its clients. Our firm does not receive product commissions, referral, or solicitation fees. Our employees receive salaries, hourly wages, and occasional bonuses depending upon firm profits for the work they perform on your behalf. Please see Item 10 of our [Brochure](#) for additional details.

### Item 4: Disciplinary History

**Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?**

Do you or your financial professionals have legal or disciplinary history? No. We do not have legal or disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research Endeavor Wealth and our financial professionals.

### Item 5: Additional Information

**Questions to ask us: 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?**

For additional information on our advisory services, see our [Brochure](#) (located at <https://adviserinfo.sec.gov/firm/summary/305348>) and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, please contact us at 216-373-0808.