

Form CRS: Client Relationship Summary

Washington Avenue Advisors, LLC is an investment adviser registered with the Securities and Exchange Commission (the “SEC”). Services offered and fees charged by investment advisers differ from those offered by broker-dealers. It is important that you understand the difference. There are free and simple tools available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about investment adviser, broker-dealers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer comprehensive investment advisory and financial planning services. We will meet with you and determine your financial needs, goals, and risk tolerance. Based on this meeting and a thorough understanding of your financial life we can design and implement a strategy for investment and any planning needs that you may have or require. For certain clients we may offer a wrap fee investment program. Your accounts with us are monitored regularly and at least once a year.

We have discretionary authority over your investment account. This means that we have the authority to decide which investments to buy, sell, and retain for your account. We receive this authority only after you have signed our advisory agreement to manage your account.

We do not limit our investment offerings to only a limited menu of products and we do not have minimums for clients to open an account with us.

You can find more detailed information about our services in our Firm Brochure, particularly Items 4, 8, and 13. The Brochure is available online: www.adviserinfo.sec.gov/firm/summary/307002.

Please 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 FEES WILL I PAY?

For our financial planning services, you will be charged a flat fee. This financial planning fee will vary from client to client according to the specific needs of each client. Generally, the financial planning fee will increase based on the type of plan undertaken and the ultimate complexity of the plan. These fees are billed as incurred.

For our investment advisory services, you will pay either a flat annual fee or a fee based on the amount of your assets under our management. These fees are negotiable and range from 1.5% down to 0.11%. Advisory fees are assessed either quarterly or monthly at the end of the quarter or month.

Should you enroll in a wrap fee program the “wrap fee” includes all transaction costs and fees to a broker- dealer that has custody of your assets. These fees are higher than a typical asset-based advisory fee.

Note that a conflict of interest exists for our asset-based fee. We have an incentive to encourage you to increase your assets in your accounts with us.

In addition to advisory and planning services fees, your fees may also include custodial fees (where your assets are held); transaction fees when we buy or sell investments in your account; and the internal expenses of mutual funds, exchange traded funds, and variable annuities.

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. More information about our fees can be found on our Brochure, which is also available online: www.adviserinfo.sec.gov/firm/summary/307002.

Please 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?**

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.

1. Some of our advisers are also licensed insurance agents. They sell insurance products and receive commissions for these sales. They have an incentive to recommend these insurance products to you.
2. We will recommend other investment advisers to you and will receive compensation from these recommended advisers. We have an incentive to recommend these other advisers.

Additional information about our conflicts of interest can be found in Items 10 and 11 of our Firm Brochure which is available online: www.adviserinfo.sec.gov/firm/summary/307002.

Please ask us:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on revenue we earn from our financial planning and advisory services. As described above, some financial professionals receive commissions from insurance sales and the firm receives compensation from other advisers to whom we have recommended some clients. The amount of client assets serviced, complexity of the services provided, and overall firm revenue all affect each financial professional's compensation.



DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, neither WAA nor any of its financial professionals have legal or disciplinary history to be disclosed.

We encourage you to go to www.investor.gov/CRS to use the SEC's free and simple search tool to research your financial professionals.

Please ask us:

- **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 on the SEC's website: www.adviserinfo.sec.gov. Just search our firm name or our CRD number, 307002. You can also request up-to-date information and a copy of this relationship summary by giving our office a call at 844.678.1842.

Please 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?**





SUMMARY OF MATERIAL CHANGES

Since our last Form CRS filing, we have made no material changes.