

### Item 1: Introduction

ARS WEALTH ADVISORS GROUP, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important that you understand the differences. 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: What investment services and advice can you provide me?

We offer investment advisory services to retail investors and small businesses. We provide portfolio management services that we offer on a discretionary basis according to the authority you provide in an investment advisory agreement with us. When you grant us discretionary authority, you provide us with authority to determine the investments to buy and sell in your account on an ongoing basis. You can impose reasonable restrictions on our discretionary authority, which must be provided to us in writing and accepted by us. If we provide account management on a non-discretionary basis, you are ultimately responsible for making the decision regarding the purchase or sale of investments. As part of portfolio management services, we will continuously monitor your investments and provide advice. We require a minimum initial and ongoing account size for portfolio management services, however, in certain circumstances we waive the size minimum and negotiate the management fee. We provide financial planning services, in which we provide advice and recommendations regarding your personal investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. If you are a portfolio management client, these planning services are included in your management fee. We also provide tax preparation and consulting services. If we are retained solely for financial planning services or tax preparation and consulting services, we do not monitor your investments and you make the ultimate decision regarding the purchase or sale of investments.

Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

Conversation starters. 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?***

For more information, please refer to our Form ADV, [Part 2A Brochure](#), particularly [Item 4 \(services\)](#), [Item 7 \(types of clients\)](#), [Item 13 \(account monitoring\)](#) and [Item 16 \(investment discretion\)](#).

### Item 3: What fees will I pay?

We charge a percentage of assets under management for portfolio management services. These fees are assessed on a quarterly basis, in advance. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. We also offer financial planning and tax preparation and consulting services for a fixed fee or hourly fee. In addition to our fees, in certain cases you can incur additional fees and costs related to the investments in your account, such as transaction costs, surrender charges, wire transfer, internal management fees of mutual funds, and other product related fees such as redemption 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.

Conversation starter. 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?***

For more information about our fees and your investment costs, please refer to our Form ADV, [Part 2A Brochure](#), particularly [Item 5 \(fees and compensation\)](#).

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

- We receive benefits from custodians we recommend to hold your account assets. Some of the products and services made available by account custodians benefit us. These products or services assist us in managing and administering client accounts. This is a conflict of interest because we have an incentive to recommend custodians that provide us with such benefits.
- We receive client referrals from third parties to whom we pay referral fees. This is a conflict of interest because we have an incentive to pay referral fees so that the third parties will refer clients to us that they otherwise might not refer to us.

We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship.

Conversation starter. Ask your financial professional:

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

**For more information about our conflicts of interest, please refer to our Form ADV, [Part 2A Brochure](#), particularly [Item 10](#), [Item 11](#), and [Item 12](#).**

## How do your financial professionals make money?

Our financial professionals receive a salary and a discretionary bonus based on their individual performance and the success of the firm. Our financial professionals also receive additional compensation when they obtain new clients for us. This is a conflict of interest because it creates an incentive for our financial professionals to recommend our investment advisory services to you. A number of our financial professionals may be eligible for additional compensation from our indirect parent company, Focus Financial Partners, LLC (or one of its affiliates), depending on our performance. Eligibility will be determined based on all or a portion of our earnings. This potential for increased compensation provides an incentive for these financial professionals to encourage you to maintain and even increase the size of your investment account with us.

**For more information about your financial professional's compensation, please refer to their Form ADV, [Part 2B Brochure Supplement](#), particularly [Item 5](#).**

## Item 4: Do you or your financial professionals have legal or disciplinary history?

No for our firm. Yes for our financial professionals. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

Conversation starter. Ask your financial professional:

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

## Item 5: Additional information

Please refer to our Form ADV, Part 2A Brochure for more information about our services. You may request updated information and a copy of our Relationship Summary by contacting us at (727) 322- 7681 or [lois.conger@arswealth.com](mailto:lois.conger@arswealth.com)

Conversation starter. 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?***