

Relationship Summary

Synchronous Wealth Advisors 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 for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, which principally include individuals and high-net-worth individuals. Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. Our advice is not limited to certain types of investments. Our financial planning services entail the preparation of a financial plan based on your specific financial situation that includes a recommended course of action or activity to take if you decide to implement our recommendations. We do not offer proprietary products. We do not have a minimum account size or investment amount to retain or maintain our advisory services.

Regular monitoring of your account(s) is included as part of our standard investment management services, with reviews typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

More detailed information about our services may be found in [Items 4 and 7 of our Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/317161), available at <https://adviserinfo.sec.gov/firm/brochure/317161>.

Conversation Starters

- “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?

Retail investors will generally incur the following fees charged by us: (i) flat fees that generally range from \$1,000 to \$4,000 per quarter for investment management and/or financial planning services, and from \$2,000 to \$6,000 for one-time financial planning services. We may also agree to render hourly financial planning services for an hourly fee that generally ranges from \$200 to \$400 per hour. Investment management and ongoing financial planning fees are charged quarterly in arrears. Half of the one-time financial planning services fee is due upon initial engagement, with the balance due upon delivery of the financial plan or financial planning recommendations at the end of the engagement. Hourly financial planning services are charged monthly in arrears. To the extent a third-party adviser is utilized, additional asset-based fees shall also apply. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges.

When we charge flat fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation. When we charge hourly fees, we are incentivized to incur more time in rendering services to you.

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 detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/317161).

Conversation Starter

“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?”

Relationship Summary

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.

The custodian(s) we recommend provide(s) us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. Fidelity Brokerage Services LLC ("Fidelity") has specifically agreed to reimburse certain third-party vendors retained by us for fees that would otherwise be charged by such vendors to us (up to a certain maximum dollar amount). Because Fidelity has agreed to bear such third-party vendor fees on our behalf, it creates a conflict of interest and a financial incentive for us to recommend Fidelity as a custodial broker-dealer to its clients. To learn how we address these incentives, please refer to [Item 12 of our ADV Part 2A brochure](#).

We are under common control with Allmon, DiBernardo & Associates CPAs and DiBernardo & Company, P.C., which are tax and accounting firms affiliated with Adviser and owned by Michael DiBernardo. It is expected that you may also be a client of Allmon, DiBernardo & Associates CPAs and DiBernardo & Company, P.C. To the extent you are offered the separate tax and accounting services provided by Mr. DiBernardo through these entities, Mr. DiBernardo will earn additional compensation as a result. This creates a conflict of interest and a financial incentive for Mr. DiBernardo to recommend Allmon, DiBernardo & Associates CPAs and DiBernardo & Company, P.C. To learn how we address this incentive, please refer to [Item 10 of our ADV Part 2A brochure](#).

Conversation Starter

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

More detailed information about our conflicts of interest may be found in our [Form ADV Part 2A brochure](#).

How do your financial professionals make money?

Our financial professionals are compensated based on base salary and or profit-sharing. They are not compensated based on the sale of a particular product and do not earn commissions.

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

No. You may visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starter

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

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by emailing shane@swealthgroup.com, or calling 805-697-5430.

Conversation Starter

"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?"