

Active Wealth Advisors LLC is an SEC-registered investment adviser based in New Jersey. Registration does not imply any particular level of skill. We provide investment advisory accounts and services to retail clients. Investment advisory services and fees differ from brokerage services and fees, 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://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

Asset Management: We provide asset management services to individuals and high net worth individuals on either a discretionary or non-discretionary basis, as selected by each client. For discretionary accounts, we are authorized to execute securities transactions on your behalf without consulting with you each time. You would grant us investment discretion via your advisory agreement with us. You may impose certain reasonable limitations on this authority in writing with our acknowledgement. Generally, we have a minimum account size requirement of \$500,000.00, but we may waive that in certain circumstances.

We create a customized portfolio based on your needs and investment objectives using some or all of the following products: equities, fixed income securities, ETFs, options and other derivatives, real estate funds, non-US securities, insurance products, and private placements. Portfolios are monitored as changes in market conditions and client circumstances may require. We will meet with you (in person or remotely) at least once per year to review account performance. We also will meet with you whenever you request. You are free to contact us if you have questions about your accounts.

For more detailed information about our services, please see Items 4, 7 and 8 of our ADV Part 2A.

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?

Asset Management: We charge an ongoing asset-based management fee (the "Advisory Fee"). The Advisory Fee is expressed as an annual percentage and will not exceed 1.5% per year. The Advisory Fee is calculated daily based on the market value of the portfolio at the end of each trading day and is billed monthly. The amount of the monthly bill will be the sum of the daily charges. The fee we charge may be negotiable in our sole discretion. You will also pay taxes, redemption charges, charges imposed directly by a custodian or a fund, etc., which will be separately disclosed.

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.

Our receipt of fees for managing client accounts results in several conflicts of interest.

For more detailed information about our fees and costs, please see Item 5 of our ADV Part 2A. For more detailed descriptions of conflicts of interest and how we address them, please review Items 5, 10, 11 and 12 of our ADV Part 2A.

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 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 research and other benefits from transacting with our primary broker-dealer and custodian, [Interactive Brokers](#). These are benefits other than the execution of securities transactions that an investment adviser receives from a broker-dealer in exchange for directing client brokerage transactions to that broker-dealer. We manage and minimize this conflict by reviewing all recommendations to assure they are made in the client's best interest, and by disclosing the conflict so that clients can make fully informed decisions.

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

How Do Your Financial Professionals Make Money?

Our Manager, Brandon Sack, is compensated via salary. He will also receive distributions from profits of the Firm. This creates a conflict of interest in that the more assets there are in 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. Please review your IAR's Form ADV, Part 2B for additional information.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

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

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

For more information about our investment advisory services or to request the most current version of this relationship summary, please visit our website at www.activewealthadvisors.com, the SEC's website at advisorinfo.sec.gov, or call us at (551) 502-2266.

Ask Us: Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?