Item 1. Introduction

R.I.T. Wealth Advisors, Inc. ("RIT," "we," "us," and "our") is a California corporation registered as an investment advisor with the United States Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important that you understand the differences. Please note that free and simple tools are available to research advisory and brokerage firms and their associated financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail that include (i) Fee Based Financial Planning Services and (2) Ongoing Planning and Investment Services.

For clients seeking in-depth financial planning advice without the ongoing wealth management and supervision of their investments, we offer Fee Based Financial Planning Services on a stand-alone basis. We will review your financial situation and assets, risk profile, investment time horizon, and investment goals and provide you with our recommendations regarding the financial topics for which we are engaged. Our recommendations will typically take the form of either a formal written financial plan or a shorter written report, but may be delivered exclusively via e-mail, in-person, telephonic, or video conference-based consultation, as may be appropriate for the scope of the engagement. For stand-alone financial planning engagements, our planning recommendations and report(s) will not be updated or reviewed following their delivery to you, unless specifically agreed. Additional fees will apply to all such reviews and updates. You will make all investment decisions with respect to our stand-alone financial planning and consulting recommendations and be responsible for implementation and monitoring of your investments.

Our Ongoing Planning and Investment Services include a review of your unique financial circumstances, financial plan update, portfolio design, investment implementation, and the ongoing supervision of your designated investment account(s). We will directly invest the assets deposited to your designated investment account(s) held at an independent qualified custodian and monitor your portfolio regularly, making changes to your holdings as we believe to be appropriate and in your best interests, acting in accordance with our fiduciary duty to you. You will be required to grant us discretionary authority over your account(s) that allows us to buy and sell investments without obtaining your consent for each specific transaction. We will formally review your investments at least annually. Ongoing Planning and Investment Services clients are offered Fee Based Financial Planning Services at no extra cost. Financial plans for these clients are reviewed periodically based on changes in your financial circumstances, but typically no less than annually.

We primarily advise our clients regarding investments mutual funds, exchange traded funds ("ETFs"), individual debt and equity securities (e.g., stocks, corporate bonds, and U.S. government, state, and municipal bonds), cash and cash equivalents. We may also offer advice on other types of investments, including investments held in your account at the inception of our relationship. We do not have any minimum fee requirements, however we typically require a minimum account size of $1,000,000 or more to commence a wealth management relationship.

More detailed information about our advisory services and account minimums is contained in our Form ADV Part 2A "firm brochure" at Items 4 and 7.

Conversation Starter: Ask us:

(i) Given my financial situation, should I choose an investment advisory service? Why or why not?
(ii) How will you choose investments to recommend to me?
(iii) What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We charge a fixed fee for stand-alone Fee Based Financial Planning Services of $1,500. The fee will be described in a written financial planning agreement entered with you at the inception of our relationship. All fees will be invoiced to you in arrears at the time of our final delivery of your written financial plan and are due within ten (10) days of receipt. Fees are payable by check, wire transfer, credit card, or automated clearing house transfer.

We charge annual asset-based advisory fees for Ongoing Planning and Investment Services ranging from 0.35% - 1.35% per year of the market value of your account. Fees are determined in accordance with a blended tiered fee schedule which will be included within a written investment management agreement you will enter with RIT at the inception of our relationship. Fees are paid quarterly in advance and are pro-rated for relationships that begin or end at any time other than the start of a quarterly billing cycle based on the number of days during the period when services were provided. Fees for these services are typically directly deducted from your designated account held at the independent qualified custodian of your assets. Ongoing Planning clients receive Fee Based Financial Planning Services at no additional cost.

In addition to our advisory fees, you will separately pay (i) all management fees and other internal costs, expense ratios, charges, and expenses associated with your ownership, purchases, and sales of any mutual funds, ETFs, other pooled investment vehicles, and/or insurance products and (ii) all usual and customary transaction-based fees (brokerage fees and commissions), custodial and administrative charges, wire transfer fees, and other fees and taxes associated with activity and holdings contained in your designated account.

Where asset-based fees apply, you should consider that the more assets you have in your account, the more you will pay us, thus creating an incentive for us to encourage you to increase and/or maintain the current level of assets in your account.

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 advisory fees is contained in our firm brochure at Item 5.

Conversation Starter: *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 advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have to act in your best interests and not put our interests 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 two examples to help you understand what this means:* (1) the value of your asset-based advisory fee account goes up, and while the annual percentage we charge may decrease or stay the same, the total compensation you pay us goes up proportionately; (2) your account value goes down, but you still must pay us an asset-based advisory fee proportional to your assets under management.

Certain RIT associated persons are individually licensed to sell insurance and sell insurance products to clients and receive commissions or fees on account of such transactions. The commissions and fees we may receive as a result of sales of insurance products to clients are separate and distinct from our advisory fees and create a conflict of interest with clients. As fiduciaries, we will only recommend insurance products and services and transact insurance related business with you when we believe the same to be in your best interests. Clients are under no obligation to use any individual associated with our firm for the purchase of any insurance products or services. Clients may use any insurance agent of their desire.

More detailed information related to these conflicts of interest is contained in our firm brochure at Item 5.

Conversation Starter: 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 with annual salaries and/or discretionary bonuses. The payment of discretionary bonuses could incentivize our financial professionals to favor certain behaviors or outcomes from clients (*e.g.,* asset growth or client retention) that could create a conflict of interest. Insurance licensed persons receive commissions and/or fees as a result of the sale of insurance products to clients, as described above.

More detailed information about our conflicts of interest is contained in our firm brochure at Item 5 and in the Form ADV Part 2Bs related to each of our financial professionals.

Item 4. Disciplinary History

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

Yes. We encourage you to visit investor.gov/CRS for a free and simple search tool to research our form and any of our financial professionals.

Conversation Starter: Ask us: *"As a financial professional, do you have any disciplinary history? For what type of conduct?"*

Item 5. Additional Information

You can find additional information regarding our firm, including our Form ADV Part 2A firm brochure and this client relationship summary by visiting https://adviserinfo.sec.gov and searching for our firm by its name or its unique CRD number (339934). You can also obtain a copy of this relationship summary and up-to-date information by visiting our website at www.ritwealth.com or by contacting us by telephone at 805-668-1268.

Conversation Starter: Ask us: *"Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"*