Ellis
WEALTH ADVISORS

Client Relationship Summary
June 26, 2026

Ellis Wealth Advisors, LLC ("EWA") is registered with the Securities and Exchange Commission (SEC) as an investment adviser.

Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Free and simple tools are available to you so you can research firms and financial professionals at: Investor.gov/CRS. This website also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

The principal services our firm offers include Portfolio Management and Financial Planning Services to retail investors. Portfolio Management services are provided on a discretionary basis only, which means that we can make changes to your portfolio without first obtaining your express prior permission. We regularly monitor your investment accounts and make investment changes when necessary. Our firm does not have an account minimum to engage our firm for advisory services. We do not offer any proprietary products nor wrap fee programs.

When we manage your assets, we act as a fiduciary, which means that we must prudently take care of your money and must, at all times, act for your benefit.

We will provide a detailed financial plan for clients who request such a plan. You can find a more detailed description of our services in our Form ADV Part 2: by searching our firm's CRD Number (CRD# 342527) here: www.adviserinfo.sec.gov.

> ***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?*

What fees will I pay?

Our Portfolio Management fees are based on a percentage of Assets under Management. Portfolio Management fees are paid monthly in advance based on the and debited to your account. Financial Planning Services are only offered as an inclusive service for Portfolio Management Clients and there is no additional fee for Clients who engage our firm for Portfolio Management Services.

In addition to the fees we charge, you may also pay Transaction Fees and fees charged by individual Mutual Funds.

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. You can find more detailed information about fees in our ADV Part 2A by searching our firm's CRD Number (CRD# 342527) here: www.adviserinfo.sec.gov.

> ***CONVERSATION STARTERS, 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?*

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 is an example to help you understand what this means.

EWA receives compensation based on a percentage of your assets under management. As the value of your assets under management increases, total compensation you pay to EWA and its representatives also increases. However, if your account value decreases, you will still pay a fee to EWA and its representatives.

> ***CONVERSATION STARTER, ask your financial professional:***
> *HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME, AND HOW WILL YOU ADDRESS THEM?*

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

EWA's owners and financial professionals are compensated through salaries, rather than commissions tied to specific investment products or transactions. As a result, our personnel are not incentivized to recommend one product over another based on compensation, although the asset-based fee structure creates an incentive for us to retain and grow client assets under management.

Some of our financial professionals are licensed insurance agents and may offer insurance products to you in their individual capacity, separate from EWA. If you purchase insurance products through them, they may receive commissions or other compensation. This creates a conflict of interest because they have a financial incentive to recommend insurance products. You are not required to purchase insurance products through these individuals, and you should understand that such transactions are separate from our advisory services.

Some of our financial professionals maintain separate registrations with an unaffiliated broker-dealer as outside business activities. The broker-dealer is not affiliated with our firm and does not provide brokerage or custodial services to our advisory clients through the advisory relationship.

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

No, neither our firm, nor of our Advisory Affiliates have a disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

> ***CONVERSATION STARTER, ask your financial professional:***
> *AS A FINANCIAL PROFESSIONAL, DO YOU HAVE ANY DISCIPLINARY HISTORY?* FOR WHAT TYPE OF CONDUCT?

ADDITIONAL INFORMATION

You can obtain additional up-to-date information and/or request a copy of the relationship summary by calling: 256-325-0410 or emailing us at: Mike@EWAMadison.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 BROKERDEALER? WHO CAN I TALK TO IF I HAVE CONCERNS ABOUT HOW THIS PERSON IS TREATING ME?*