

**Crux Wealth Advisors**  
**ADV Part 3 – Form CRS: Client Relationship Summary**  
**March 31, 2025**

**Item 1 – Introduction: Is an investment advisory account right for you?**

Crux Wealth Advisors is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

**Item 2 – Relationships and Services: *What investment services and advice can you provide me?***

We offer asset management, wealth management consulting, and retirement plan consulting services to clients. .

*Investment Authority:* We accept discretionary authority. You may limit our discretion or impose investment parameters if you desire.

*Monitoring:* Client accounts are reviewed by an Investment Advisor Representative of the firm on at least an annual basis or when changes in client circumstances or market conditions warrant. Securities held in managed accounts are regularly reviewed by the firm's investment professionals.

*Limited Offerings:* Crux does not use limited investment offerings.

*Account Minimums and Other Requirements:* Crux has an account minimum of \$100,000. In some cases, account balances may be combined at the household level to satisfy the account minimum. Minimum account size may be waived by Crux solely at its discretion.

Detailed information regarding our services, fees and other disclosures can be found in our [Form ADV Part 2A brochure](#).

***Key Questions to 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?

**Item 3 – Fees, Costs, and Standards of Conduct: *What fees will I pay?***

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** – Payable monthly in advance based off the average daily balance of your account. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict. **The account management fee ranges from 0% - 2.25%.**
- **Fees for Financial Planning** – The fee for a comprehensive financial plan will range from \$1,000 to \$250,000 depending on the scope of the work. Fees can be paid in advance and/or in arrears as a flat fee. An hourly billing option at a rate of \$500 per hour (fees are paid as services are rendered).
- **Other Fees and Costs**– Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for 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.** For detailed information, refer to our [Form ADV Part 2A, Items 5 and 6](#).

***Key Questions to Ask Your Financial Professional***

- Help me understand how these fees and costs might affect my investments. If I gave 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.

- Our Firm charges you asset-based fees, the more assets there are in your account the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.
- Some of our investment advisor representatives are also dually registered as broker-dealer representatives and/or licensed insurance agents. This creates some conflicts on the products/services we may recommend to you. You are under no obligation to purchase securities or insurance products through any person affiliated with our Firm .
- For wealth management fees, the more work we expect to perform for you, the higher our fee would be and thus we have an incentive for you to agree to have us complete more work for you.

Refer to our [Form ADV Part 2A Brochure](#) to help you understand what conflicts exist.

**Key Questions to 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?**

The financial professionals servicing your account(s) are compensated in the following ways: Salary or from the advisory fees we receive from you. Our financial professionals' compensation is based on the revenue the firm earns.

**Item 4 – Disciplinary History:** *Do you or your financial professionals have legal or disciplinary history?*

Yes, our financial professionals have disciplinary history. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple tool to research us and our financial professionals.

**Key Questions to Ask Your Financial Professional**

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

**Item 5 - Additional information**

For additional information about our advisory services, please refer to our [Form ADV Part 2A Brochure](#) and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please contact us at 562.735.3875.

**Key Questions to 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?

**ADV Part 3 – Form CRS: Client Relationship Summary  
March 31, 2025**

The following material changes were made to the Relationship Summary dated August 2, 2024.

- Item 2: Relationships and Services
  - Included investment authority, account monitoring, limited offerings, and account minimums.
  - Removed Plan Participant Consulting
- Item 3: Fees, Costs, Conflicts, and Standard of Conduct
  - Included average daily balance in fee calculations.
  - Updated Other fees and costs.
  - Included additional conflicts of interest