

Crux Wealth Advisors  
ADV Part 3 – Form CRS: Client Relationship Summary  
August 2, 2024

**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 – What investment services and advice can you provide me?**

We offer the following services to clients.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A brochure located at <https://adviserinfo.sec.gov/firm/summary/330731>

- **Asset Management Services:** We offer asset management services. Our asset management solutions enable you, with the guidance of our advisors, to invest in a wide range of securities products.
- **Wealth Management Consulting:** We provide advisory consulting services on a wide range of topics, including, but not limited to, comprehensive financial planning, budgeting and cash flow analysis, major purchases, education planning, retirement income/longevity planning, portfolio analysis, estate planning analysis, investment analysis, business succession planning, and fringe benefit analysis.
- **Retirement Plan Consulting:** We provide a fee-for-service consulting program whereby our advisors offer onetime or ongoing advisory services to qualified retirement plans.
- **Plan Participant Consulting:** We provide a fee-for-service consulting program whereby advisors offer ongoing advisory services to an individual retirement account ("IRA") formed under a SIMPLE IRA Plan.

**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 - 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. 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 maximum account management fee that can be charged in any of our firm's managed account program is a fixed fee of 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 or hourly fee.
- **Fixed Fees** – Payable in advance or arrears.
- **Hourly Fees** – An hourly billing option at a rate of \$500 per hour (fees are paid as services are rendered).
- **Other Advisory Fees** – In addition to our fees, in certain programs, if applicable, you will also pay advisory fees charged by third party money managers, which are separate and apart from our fees.
- **Additional common fees and/or expenses such as:** custodian fees and account maintenance fees.  
For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 at the following link:  
<https://adviserinfo.sec.gov/firm/summary/330731>

*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.*

## Conflict of Interest

*The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.*

### **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, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.
- 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

Refer to our Form ADV Part 2A Brochure at <https://adviserinfo.sec.gov/firm/summary/330731> 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; Bonus, Commissions from Insurance Product Sales, and Non-cash compensation. Our financial professionals' compensation is based on the revenue the firm earns. The non-cash compensation received such as fee waivers and enhanced discounts including conferences and events, are a conflict of interest and provide a financial incentive for advisory representatives to select a broker/dealer for your accounts over other broker/dealers from which they may not receive similar financial benefits.

## Item 4 - Do you or your financial professionals have legal or disciplinary history?

Yes, our financial professionals have disciplinary history. Visit [Investor.gov/CRS](https://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 available at <https://adviserinfo.sec.gov/firm/summary/330731> 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?