

Saling Wealth Advisors is an SEC registered investment advisory firm (RIA). RIAs differ from broker-dealer services and it is important that retail investors understand these differences. RIAs are fiduciaries and are therefore held to a higher standard than broker-dealers to ensure the recommendations made are in the client's best interest. Another primary difference is how RIAs and broker-dealers are compensated: RIAs typically charge their clients a fee based upon a percentage of assets under management, while broker-dealers are often compensated by commissions from what they sell clients. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://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?**

Saling Wealth Advisors offers fee-based wealth management services including financial planning and discretionary investment management services to individuals, families, and businesses.

In addition, our services include:

- As part of comprehensive wealth management engagement, services are generally offered for an asset-based fee and are all inclusive of financial planning and investment management services.
- Financial planning services can include retirement planning, education planning, estate planning reviews, beneficiary coordination, risk management, insurance analysis, debt analysis, lending solutions, charitable strategies, advisory team coordination and social security guidance.
- Investment management services include portfolio management via a wrap fee program, as well as behavioral coaching, income and distribution solutions. We will provide advice on a regular basis and discuss and revisit your investment goals and objectives.
- We will provide advice on a regular basis and routinely monitor your account. We will contact you (by phone or e-mail) at least annually to discuss your portfolio.
- Our minimum relationship size is \$500,000. Please also see Item 5 of our Form ADV PART 2A ("[Brochure](#)") for additional detail.

**Given my financial situation, should I choose an investment advisory service? Why or why not?**

Not every prospective client is an appropriate fit for Saling Wealth Advisors. The firm will evaluate information such as investable assets, amount of debt and overall financial obligations, and overall risk profile. In addition, the potential client will need to have expressed a desire for continuous oversight of their portfolio along with comprehensive wealth planning advice. However, if you do not want such a comprehensive ongoing relationship with an advisor, it could be more economical for you to use a more transactional focused brokerage relationship outside of Saling Wealth Advisors.

**How will you choose investments recommended to me?**

Saling Wealth Advisors primarily allocates client assets among various mutual funds, exchange-traded funds ("ETFs"), and individual debt and equity securities, in accordance with a client's investment objective. The firm may also provide advice for legacy positions or other investments held in client portfolios. Saling Wealth Advisors strives to build portfolios tailored to the client's stated goals while focusing on utilizing an amount of risk which is emotionally and situationally appropriate.

**What fees will I pay?**

The fee for investment management services is based on the level of your assets we manage. Please refer to Items 4, 5, 6, 7, & 8 of our firm's disclosure [Brochure](#) for more information and ask your financial professional to give you personalized information on the fees and costs that you will pay.

- The asset-based fee reduces the account value and will be deducted from your account quarterly in advance.
- The amount of assets in your account affects our advisory fee; the more assets in your advisory account, the more you will pay us. We have an incentive to increase those assets in order to increase our fee.
- Some investments (e.g., mutual funds) impose additional fees that reduce the value of your investment over time.
- For the wrap fee program, you will not typically pay additional transaction fees and thus our advisory fee is higher than if you paid transaction fees separately.
- Stand-alone Financial Planning services are offered on occasion when appropriate, and they are assessed as fixed financial planning fee that is paid in arrears.
- 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.

### **What are your legal obligations to me when acting as my investment advisor?**

*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 examples to help you understand what this means:*

- Because we manage your portfolio in a wrap fee program, we have an incentive to limit trading in your account and to favor asset types that do not have a transaction fee in order to minimize trading expenses that we would have to normally pay out of our management fee.

### **How else does your firm make money and what conflicts of interest do you have?**

Saling Wealth Advisors is generally compensated by clients for wealth management services according to a fee that is based upon a percentage of assets under management. We can also recommend insurance products, and if you purchase them through us, we will receive a commission. However, clients are not under any obligation to purchase insurance products from Saling Wealth Advisors.

### **How do your financial professionals make money?**

Our financial professionals receive compensation from the advisory fees paid to Saling Wealth Advisors. They may also receive commission from insurance products.

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

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

### **What else should I know?**

Ask our financial professionals these key questions about our advisory services:

- How much would I pay per year for an advisory account? What would make those fees more or less? What services will I receive for those fees? What additional costs should I expect?
- What is your relevant experience, including your licenses, education, and other qualification? Please explain what the abbreviations in your licenses are and what they mean.
- What are the most common conflicts of interest in your advisory accounts? Explain how you will address those conflicts when providing your services?

### **Where can I get additional information?**

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/283226> and any individual brochure supplement your representative provides. More information can also be found on our website, [Saling Wealth Advisors](#) . Or you can call 502-805-3000 to request additional information and/or a copy of this CRS form.