

WEALTHSTONE ADVISORS | Client Relationship Summary

February 12, 2021

Introduction

WEALTHSTONE ADVISORS is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. 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 adviser, and investing.

What investment services and advice can you provide me?

We provide **investment management services** to retail investors on a discretionary basis unless otherwise agreed upon. If you engage our firm as an investment adviser, we will select and design asset-allocated model portfolios based on your investment objectives and risk tolerance. Our portfolios generally include mutual fund securities, ETFs, and limited partnerships, but other securities may be used as well, and your portfolio can be customized based upon your existing holdings, investment objectives, and risk tolerance. Our portfolio managers monitor your accounts continuously and provide consolidated reports of assets on a quarterly basis.

Engaging our investment management services on a **discretionary basis** authorizes us to place trades in your account without obtaining prior approval for each transaction. Further, we will have discretion to retain (or remove) third-party managers to manage all or parts of your portfolio subject to our oversight. In such case, the selected manager will monitor your account on a continuous basis and invest your account utilizing their discretion using mutual funds, ETFs, and other securities. You may impose reasonable restrictions on management of your account(s), subject to our approval. Our household minimum for our services is \$1,000,000 in investable assets, but this can be waived at the firm's discretion.

We also provide a variety of standalone **financial planning and business consulting services** to clients for the management of financial resources based upon an analysis of current situation, goals, and objectives. Financial planning services are tailored to each individual client and services are provided based upon individually agreed upon engagement.

For more information about our services, please refer to Items 4, 7, 8, and 13 of our Firm Brochure available at <https://adviserinfo.sec.gov/firm/brochure/110725>.

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?

You will pay an **ongoing management fee** for investment management services based on the assets under management in accordance with the fee schedule contained in your agreement. Although we have established a basic fee schedule, we will negotiate alternative fee schedules depending on your individual circumstance. Fees are typically charged quarterly in advance based on the last day of the previous quarter. Unless provided otherwise, we typically pay for the services of any subadvisor directly out of the fee we collect from you. These fees are “asset-based” meaning that the fee is calculated as a percentage of the assets invested in your advisory account according to the fee schedule in your advisory agreement with us. This means that the more assets you invest in your account, the more you will pay in fees, and therefore **we have an incentive to encourage you to increase your advisory account assets**. We may charge an additional **fixed fee** for family wealth advisory services, which is typically negotiable on an annual basis.

Financial planning services are billed at an **hourly rate or on a fixed fee basis** which may vary depending on the administrative and/or professional staff involved. This fee is payable upon completion of the services and may be terminated by you upon written notification.

In addition to the fees above, you will be responsible for certain charges imposed by the custodian and/or broker, including transaction fees, custodian fees (e.g. wire fees), and internal fees related to 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.

For **more information about fees and costs**, please refer to Item 5 of our Firm Brochure available at <https://adviserinfo.sec.gov/firm/brochure/110725>.

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 are some examples to help you understand what this means.

- During our financial planning activities, our firm professionals may recommend the purchase of insurance-related products where we believe it is in the client's best interest. If purchased through one of licensed insurance agents, the sale of these products will generate a commission.
- We have a relationship with WEALTHSTONE Tax Advisors ("WTA"), a tax advisory and planning firm owned by a financial professional affiliated with our firm. We may recommend to clients that they utilize its tax advisory services which generates compensation for WTA.
- Our firm representatives may recommend investments in which our firm, its owners, or its financial professionals are also invested.

For more information about the ways we make money and our conflicts of interest, please refer to Items 5, 10, 12, and 14 of our Firm Brochure, available at <https://adviserinfo.sec.gov/firm/brochure/110725>.

Conversation Starters. 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?

Generally, our financial professionals are paid a salary plus discretionary bonuses based on company, team, and individual performance. Certain financial professionals involved with one or more of our affiliates may receive compensation other than a salary, such as a percentage of assets under management or compensation for client referrals.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional –

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

Additional Information

For additional information about our services, including up-to-date information about the firm and/or copy of this disclosure, please call (614) 267-2600 and speak to your financial professional or refer to our Firm Brochure available at <https://adviserinfo.sec.gov/firm/brochure/110725>.

Conversation Starters. 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?