

**Wealth Advisors Group  
June 24, 2020**

**FORM CRS**

Wealth Advisors Group 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.

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

We offer the following investment advisory services to retail investors: **Portfolio Management Services; Selection of Other Advisers; Asset Allocation Services; Advisory Consulting Services; Sponsor and Manager of Wrap Fee Program.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/122050>.

**Account Monitoring:** As part of our standard service, we monitor the holdings in our clients' accounts on a weekly basis and we monitor performance on every account on a quarterly basis.

**Investment Authority:** We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

**Investment Offerings:** Our services are not limited to a specific type of investment or product. We provide advice on various types of investments, (including alternative investments), based on your risk profile, financial net worth, need for income, time constraints, and other factors.

**Account Minimums and Requirements:** In general, we establish a minimum dollar amount to open and maintain an advisory account; however, the minimum can be waived in our sole discretion. We offer different investment platforms to accommodate a wide range of investment portfolio values.

**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?**

**What fees will I pay?**

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/122050>.

- **Asset Based Fees** - Payable quarterly 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 especially for those accounts holding illiquid or hard-to-value assets; **Hourly Fees** - Payable In arrears; **Fixed Fees** - Payable In arrears; **Commissions** - Payable for insurance products purchased; **Wrap Program Fees** - Payable quarterly in advance, based on the balance at end of billing period ;**Other Advisory Fees** - Fees charged by third party money managers, which are separate and apart from our fees; **Additional fees** - we reserve the right to charge up to \$50 per year per account in reporting fees.

Examples of the most common fees and costs applicable to our clients are:

- Fees related to mutual funds and exchange-traded funds; Transaction charges when purchasing or selling certain

- securities (excluding stocks or ETFs); and
- Other product-level fees associated with your investments

**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.**

**Key Questions to 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.

- Our associates are also engaged in the insurance brokerage business and in that capacity, may sell insurance products to advisory clients from which they receive a commission. The receipt of commissions by us from the sale of insurance products to advisory clients present a conflict of interest in that it creates an incentive for our firm to recommend insurance products based on the receipt of commissions rather than your needs.
- WAG Tax Services, an affiliated entity, prepares taxes and performs bookkeeping services. This service can be offered to you which presents a conflict insofar as our affiliate has a financial incentive for you to engage WAG Tax Services. .
- Asset-based fees associated with a wrap fee program include all transaction costs and fees charged by the custodian of the assets, therefore wrap program asset-based fees are typically higher than non-wrap program asset-based advisory fees. Since our firm pays the transaction costs associated with securities transactions in accounts in our wrap fee program, we have an incentive to minimize the trading in your account.

Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/122050> 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 are compensated in the form of a base salary, they may earn commissions if an insurance product is sold, and we distribute any remaining earnings or profits from the firm. Financial professionals' compensation is based on the amount of client assets they service, the time and complexity required to meet a client's needs, and the revenue the firm earns from the person's services or recommendations.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple research tool.

**Key Questions to Ask Your Financial Professional**

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 260-619-3100 or click the link <https://wealthgag.com>.

**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?**