

Client Relationship Summary

March 27, 2023

Item 1: Introduction

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, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: 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, as well as behavioral coaching, income and distribution solutions.
- 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 \$1,000,000. 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 and exchange-traded funds ("ETFs"), 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.

Ask Us: 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.

Item 3: 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 and alternative investments) impose additional fees that reduce the value of your investment over time.
- 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.

Ask Us: “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 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:

- We 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. This creates a potential conflict of interest as we have an incentive to recommend insurance products to generate commission revenue. For additional information, please refer to Item 10 of our disclosure Brochure.
- We may receive certain benefits from the custodians we recommend to hold your account assets. Some of these benefits assist us with managing and administering client accounts, while other benefits help us to manage and grow our business.

Ask Us: “How might your conflicts of interest affect me, and how will you address them?”

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.

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

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

Item 5: 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.

Ask Us: “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?”

Exhibit A

Form CRS – Summary of Material Changes

This document highlights material changes to the Form CRS previously filed in June 2020. Item 2 has been updated to reflect the firm's minimum account size of \$1,000,000. In addition, the firm has terminated its Wrap Fee Program and as a result Item 3 was updated.

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