



## Retirement Wealth Advisors, Inc. Customer Relationship Summary (Form CRS)

### Item 1 Introduction

Retirement Wealth Advisors, Inc. is an SEC Registered Investment Advisor. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors and investing.

### Item 2 Relationships and Services

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

Retirement Wealth Advisors, Inc. offers investment advisory services to individuals, pension and profit-sharing plans, trusts, estates in addition to other business entities. We offer discretionary and non-discretionary portfolio management services, advice on an ongoing basis, and recommend products in the form of Individual accounts, IRA, ROTH IRA, SIMPLE IRA, SEP IRA. While we do not monitor your accounts on a regular basis, we may review your account in order to make recommendations. We also offer planning services for these accounts as well as 401(k) and 403(b) plans held elsewhere. Our representatives can make recommendations on your accounts, but you are the final decision maker.

As you make your decisions about your accounts, please visit our website [www.retirementwealthadvisors.com](http://www.retirementwealthadvisors.com) and our affiliate company FormulaFolio Investments, LLC [www.formulafolios.com](http://www.formulafolios.com) for our Form ADV Part 2A for additional information.

**Ask us:** *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 Fees, Costs, Conflicts and Standard of Conduct

#### **What fees will I pay?**

The fees you pay will vary depending on the services you and your advisor determine are in your best interest. Advisory services charge an ongoing asset-based fee quarterly or monthly. The standard fee that will be paid can be broken down into two parts; the Money Managers fee and the advisors fee. Conflicts of interest do arise as there are other products with different fee structures, such as insurance products and annuities, that advisors recommend through their practice. However, advisors have a fiduciary responsibility to work in your best interest. We can provide other services for a fee, including but not limited to, financial planning, advising on accounts held at a plan sponsor, or maintenance fees on non-managed accounts. 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 detailed information about the fees and costs you will pay, please review the Investment Management Agreement and the corresponding disclosure paperwork you complete with your representative.

***We encourage you to ask your advisor the following question to understand what fees and costs you are paying: 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. The more money you have in your advisory account, the more you will pay us. 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:

*Proprietary Products:* Our affiliate, FomulaFolios has a proprietary mutual fund and exchange traded funds (ETFs) that are used within our investment models. Our firm will receive the additional management fee for its use. *Third-Party Payments:* Our advisors and our firm receive additional compensation from the recommendation and/or sale of products and services.

For more information about our firm's conflicts of interest, please visit <http://www.retirementwealthadvisors.com> and view our Form ADV.

***We encourage you to ask your representative the following question: How might your conflicts of interest affect me, and how will you address them?***

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

Our advisers receive advisory fees on a monthly or quarterly basis based on the fee agreed upon by you and your adviser. This fee is collected in advance or in arrears depending on your agreement. Your adviser can also be paid non-cash compensation in the various forms, i.e., technology fees, training expenses, etc. Advisers can also provide additional services for compensation such as planning services.

**Item 4 Disciplinary History**

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

Yes. For more information, visit <https://adviserinfo.sec.gov/>. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search to research us and our financial professionals.

***We encourage you to ask your representative the following question: As a financial professional, do you have any disciplinary history? If so, for what type of conduct?***

**Item 5 Additional Information**

You can find additional information about our investment advisory services on our website at [www.retirementwealthadvisors.com](http://www.retirementwealthadvisors.com). You may also obtain up-to-date information and/or request a copy of our relationship summary by contacting us at 888-562-8880.

***We encourage you to ask the following questions: 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?***