



## **Form CRS Disclosure**

January 1, 2023

Wealthway Financial Advisors is a financial services firm that integrates expert investment management with on-going, comprehensive financial planning advice. We deliver these combined services through a deep, long-term relationship. We are federally registered with the Securities and Exchange Commission as an Investment Advisor. Brokerage and investment advisory services and fees differ and it is important for retail investors to understand these differences. Free and simple tools are available to help you learn more at [investor.gov/crs](https://investor.gov/crs).

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

Wealthway wants to be your financial partner for life. We work with clients who want to achieve and maintain financial security, who are willing to delegate their investment management, and who will take action to enhance their well-being. We are legally held to a fiduciary duty to put your interests ahead of our own in any business dealing. Further, we consider ourselves financial stewards who have the passion and discipline to protect your long-term interests and enhance your quality of life.

We believe asset allocation and diversification are the primary drivers of long-term investment performance, not security selection or market timing. We build investment portfolios that are goal-focused and planning-driven. We compare portfolio performance to your long-term financial planning needs. We do not compare performance to an index. We rebalance your portfolio routinely to keep your allocation consistent. We will make investment adjustments when your planning needs change. We do not modify your investment allocation due to short-term market fluctuations. Our preferred investment vehicles are a blend of low-cost Exchange Traded Funds (ETFs) and actively managed mutual funds. Generally, we do not use individual stocks or bonds. We never use expensive, complicated instruments like hedge funds, limited partnerships, or private placements.

**Additional Information:** For more detailed information about our services, please request a copy of the firm’s Form ADV, Part 2A brochure or find it online at [sec.gov](https://sec.gov).

**Conversation Starters:** *“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?”***

Wealthway provides both on-going, comprehensive financial planning advice and investment management for a single, combined management fee. We are compensated directly by our clients and do not receive any other compensation from any other source. The fee is billed quarterly based upon the assets under management with a range of .25% – 1.5% per year based upon the total account size. A minimum quarterly fee of \$1,250 is charged when client assets are below \$500,000 at the beginning of a billing cycle. Because we charge an asset-

based fee, the more assets we manage the higher our management fee. This creates a potential conflict of interest where we are incentivized to encourage you to increase your assets under our management.

Wealthway's fees are exclusive of trading commissions, transaction fees, and management fees in mutual funds and ETFs. We do not receive any portion of these costs. We attempt to keep these costs low and reasonable as part of our fiduciary duty to you.

**Additional Information:** 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 all fees and costs, please request a copy of the firm's Form ADV, Part 2A brochure or find it online at [sec.gov](https://www.sec.gov).

**Conversation Starter:** *"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? How else does your firm make money and what conflicts of interest do you have?"***

**When we act as your investment advisor,** 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 interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

Wealthway is "fee-only" which means we are compensated by the fees paid by our clients only. We do not participate in any revenue sharing with third parties or accept commissions on products or trades. This creates a potential conflict of interest where we are incentivized to encourage you to increase your assets under our management.

**Additional Information:** For more information about our potential conflicts of interest, please request a copy of the firm's Form ADV, Part 2A brochure or find it online at [sec.gov](https://www.sec.gov).

**Conversation Starter:** *"How might your conflicts of interest affect me and how will you address them?"*

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

All employees of Wealthway receive a base salary. After one year of service, they are eligible to participate in our variable compensation program that is tied to the firm's revenue growth. This creates financial incentive for employees to attract and retain clients.

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

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

**Conversation Starter:** *"As a financial professional, do you have any disciplinary history? For what type of conduct?"*

**For more detailed information about Wealthway Financial Advisors, please request a copy of the firm's disclosure Form ADV, Part 2A brochure.** Contact us at 757-456-2200 to request the most up-to-date information including a recent copy of this Form CRS.

**Conversation Starter:** *"Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"*