



BOCA WEALTH

ADVISORS

CLIENT RELATIONSHIP SUMMARY

This is a Summary of your advisory relationship with **Boca Wealth Advisors, LLC**, an SEC Registered Independent Investment Advisory and Financial Planning Firm.

Investment Advisory and Brokerage services and fees differ and it is important for retail investors to understand the differences. Free and simple tools are available at investor.gov/CRS to research firms and financial professionals. That site also provides educational materials about brokers, investment advisors and investing.

<i>What investment services and advice can you provide me?</i>	<p>We offer discretionary investment advisory services and financial planning services to retail investors. As part of our service we consult with you on a wide array of wealth management issues, including income and estate taxes, estate and financial planning, and retirement planning. We act as fiduciaries in our relationship with you, which means we are ethically and legally bound to act in your best interest. We monitor your accounts on a continuous basis. As discretionary managers, we instruct your custodian to execute trades in your account without communicating with you about each trade. Our minimum relationship size for investment advisory services is \$500,000. Exceptions to this minimum are occasionally made. For more information, please read our Form ADV, part 2A brochure items 4, 7, 13 and 16. Click here to read our ADV.</p>	<p>Conversation Starters:</p> <ul style="list-style-type: none">• <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>• <i>How will you choose investments to recommend to me?</i>• <i>What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?</i>										
<i>What fees will I pay?</i>	<p>For investment advisory services, this is our fee schedule:</p> <table border="1"><tr><td><u>Assets Under Management</u></td><td><u>*Annual fee</u></td></tr><tr><td>First \$1,000,000</td><td>1.00%</td></tr><tr><td>\$1,000,001 to 2,000,000</td><td>0.75%</td></tr><tr><td>Over \$2,000,000</td><td>0.50%</td></tr><tr><td colspan="2">*As a percentage of assets. Exceptions are made in some circumstances. Fees are payable quarterly in advance.</td></tr></table> <p>Financial planning services may be billed separately depending on the engagement. Those services may be charged on a fixed periodic fee, or project basis.</p>	<u>Assets Under Management</u>	<u>*Annual fee</u>	First \$1,000,000	1.00%	\$1,000,001 to 2,000,000	0.75%	Over \$2,000,000	0.50%	*As a percentage of assets. Exceptions are made in some circumstances. Fees are payable quarterly in advance.		<p>Conversation Starter:</p> <ul style="list-style-type: none">• <i>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?</i>
<u>Assets Under Management</u>	<u>*Annual fee</u>											
First \$1,000,000	1.00%											
\$1,000,001 to 2,000,000	0.75%											
Over \$2,000,000	0.50%											
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	<p>Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that you will pay. You may incur charges imposed by custodians and other third parties such as wire transfer fees and taxes on securities transactions. Mutual funds and exchange-traded funds also charge internal management fees. Such charges, fees and commissions are exclusive of and in addition to our fee, and we do not receive any portion of these commissions, fees, and costs. You will pay fees and costs whether or not you make 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 please read our Form ADV, part 2A brochure item 5.</p>	
<p><i>What are your legal obligations to me when acting as my investment adviser?</i></p> <p><i>How else does your firm make money and what conflicts of interest do you have?</i></p>	<p>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 is an example to help you understand what this means: Since the majority of our fees are based on the amounts of assets we manage for you, if we advise you to use some of your investment assets to pay off a debt, like the mortgage on your house, that would reduce our revenues. But we are legally and morally obligated to advise you to do what is right for you regardless of the effect on our revenues. Please see our Form ADV part 2A items 5, 10, 11, 12 and 14 for more information about this.</p>	<p>Conversation starter:</p> <ul style="list-style-type: none"> <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p><i>How do your financial professionals make money?</i></p>	<p>Our firm operates as a partnership. Our owners share in the profits we make based on a formula that uses a method that considers our revenues and profits. Our only source of revenues is fees from clients like you.</p>	
<p><i>Do you or your financial professionals have legal or disciplinary history?</i></p>	<p>No. Visit investor.gov/CRS for a free and simple research tool for further information.</p>	<p>Conversation starter:</p> <ul style="list-style-type: none"> <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
<p><i>Additional information</i></p>	<p>For additional information, please refer to our Form ADV Part 2A brochure available here. If you have any questions, you may also visit our website at http://www.boca-wealth.com/ or contact us at (561)391-4477.</p>	<p>Conversation starter:</p> <ul style="list-style-type: none"> <i>Who is my primary contact person? Is he or she a representative of an investment advisor or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</i>