

# A.O. Wealth Advisory, LLC

Form CRS Customer Relationship Summary, March 14, 2024

A.O. Wealth Advisory, LLC is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you as a retail investor to understand the differences. 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.

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

We offer financial planning, consulting services, and personalized investment management services to individuals, retirement and profit-sharing plans, trusts, estates, charitable organizations, and corporations. Investment management is provided on a discretionary or nondiscretionary basis. Discretionary means the trading activity with your account is entered by us without receiving prior authorization for each trade. For nondiscretionary accounts, you make the ultimate decision regarding the purchase and/or sale of investments. You may impose restrictions on the securities or types of securities in which you would like us to invest. We monitor your account at least quarterly. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. We do not restrict our advice to limited types of products or investments. All fees are negotiable and there are no account minimums.

Financial planning and investment management services are tailored to meet the needs of each client based upon the client's financial goals, investible assets, tax situation, existing holdings, and preferences.

**For additional information**, please see our Form ADV Part 2A brochure Items 4 and 7 which is available online at:

<https://adviserinfo.sec.gov/firm/summary/288301>.

- 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?***

We offer our services on a fee basis, which may include hourly and/or fixed fees, as well as fees based upon assets under management. On an annualized basis, our current fees for portfolio management services will not exceed 1.50% of the assets under management. All fees are negotiable and there are no account minimums. The typical fee for portfolio management services is billed quarterly in advance based on the market value of the assets on the last day of the previous quarter. Depending on the type of account the Adviser selects for the client, the fee may be assessed in arrears by applying our fee schedule to the eligible accounts' average daily balance or to the ending period value as valued by the Custodian. The more assets you have in your advisory account, the more you will pay us. Therefore, we have an incentive to increase the assets in your advisory account in order to increase our fees.

As part of certain arrangements, we will charge a monthly service fee that will not exceed \$300 for financial planning and consulting services. Fees associated with consulting services are based on our hourly rate of \$300. We perform the contracted services for an agreed upon fixed fee or retainer basis, which is based on an estimate of the number of hours required to complete the contracted services. Under no circumstances will we require prepayment of a fee more than six months in advance and in excess of \$1,200. Some project work will be quoted on a lump sum basis depending on the complexity.

The broker/dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our fees. You may also pay charges imposed by the broker-dealer for custodial fees, account maintenance fees, fees related to mutual funds and variable annuities, and other product-level fees.

*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 additional information**, please see our Form ADV Part 2A brochure Items 4, 5, and 12, which is available online at: <https://adviserinfo.sec.gov/firm/summary/288301>.

- 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.*

We recommend that you establish an account with a third-party independent custodian. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.

- How might your conflicts of interest affect me, and how will you address them?

**For additional information**, please see our Form ADV Part 2A brochure Item 12, which is available online at: <https://adviserinfo.sec.gov/firm/summary/288301>.

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

Our financial professionals are compensated by a salary based on their duties and the revenue our firm earns from its financial planning, investment management, and consulting services.

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

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

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

**For additional information about our services**, you may visit the SEC's website at [adviserinfo.sec.gov](https://adviserinfo.sec.gov) by searching CRD #288301. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (515) 224-7849.

- 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 1

We changed the following two sentences from:

As part of certain arrangements, we will charge a monthly service fee that will not exceed \$250 for financial planning and consulting services. Fees associated with consulting services are based on our hourly rate of \$250.

To:

As part of certain arrangements, we will charge a monthly service fee that will not exceed \$300 for financial planning and consulting services. Fees associated with consulting services are based on our hourly rate of \$300.

We changed the following sentence from:

Under no circumstances will we require prepayment of a fee more than six months in advance and in excess of \$500.

To:

Under no circumstances will we require prepayment of a fee more than six months in advance and in excess of \$1,200.