

Aaron Wealth Advisors LLC - d/b/a: Aaron Wealth Advisors
FORM CRS - March 12, 2024

Aaron Wealth Advisors is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Portfolio Management Services; Selection of Other Advisers; Educational seminars/workshops; Asset Allocation Services; Advisory Consulting Services; Tax and Estate Planning Services; Estate Administration Services.**

Account Monitoring If you open an investment account with our firm, as part of our standard service we will monitor your investments on a daily basis and review your portfolio with you on a quarterly basis.

Investment Authority We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings We offer advice on the following types of investments or products: equity securities, corporate debt securities (other than commercial paper), commercial paper, certificates of deposit, municipal securities, mutual fund shares, United States government securities, options contracts on securities, money market funds, real estate, REITs, derivatives, structured notes, ETFs, private placements, interests in partnerships investing in real estate and interests in partnerships investing in oil and gas interests.

Account Minimums and Requirements In general, we require a minimum account size to open and maintain an advisory account, which may be waived at our discretion. We impose the following other minimum requirements to open and maintain an advisory account: \$ 10,000,000.00 account minimum; \$50,000 Advisory Fee minimum.

For a description of each service listed above, refer to our Form ADV Part 2A disclosure by clicking the following link Form ADV Part 2A. Refer to Items 4, 7, 13 and 16: <https://adviserinfo.sec.gov/firm/summary/298079>.

Key Questions to Ask Your Financial Professional

- **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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Advisory Fees** - Payable: quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Fixed Fees** - Accrued in advance - payable by invoice; most common are financial consulting or estate administration fees
- Clients pay the following additional fees and/or expenses:
 - Clients pay the following additional fees and/or expenses: Custodial/Trading Fees; Platform Fees assessed by Dynasty Financial Partners; Fees related to mutual funds, exchange-traded funds, and separately managed accounts

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

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 detailed information, refer to our Form ADV Part 2 by clicking the

link: <https://adviserinfo.sec.gov/firm/summary/298079>.

Key Questions to Ask Your Financial Professional

- **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.

In addition to our advisory fees, we may make money from our financial consulting services in the following ways:

- **Third-Party Payments:** Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn a share of revenue based on commissions generated by the selling of insurance products. Insurance commissions are independent of our advisory fees and paid to a third-party, though we may participate in a share of the revenue generated. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2 Items 5, 10, 12, and 14 to help you understand what conflicts exist: <https://adviserinfo.sec.gov/firm/summary/298079>.

How do your financial professionals make money?

Our Company and the financial professional servicing your account(s) are compensated in the following ways: Salary; Bonus; Equity Participation. Financial professionals' compensation is based on the following factors: The revenue the firm earns from the (i) person's services or recommendations and (ii) discretionary compensation based on the firm's revenue.

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

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

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 312-506-5780 or clicking the link above for our ADV Part 2 Brochure or on our website:

www.aaronwealth.com.

Key Questions to Ask Your Financial Professional

- **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?**