

## Capital Wealth Alliance, LLC

March 22, 2024

### FORM CRS

Capital Wealth Alliance, LLC 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: **Financial Planning Services; Portfolio Management Services; Selection of Other Advisers.**

**Account Monitoring** If you open an investment account with our firm, as part of our standard service we will monitor your investments on an annual 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, warrants, corporate debt securities (other than commercial paper), commercial paper, certificates of deposit, municipal securities, variable life insurance, variable annuities, mutual fund shares, United States government securities, options contracts on securities, options contracts on commodities, money market funds, real estate, REITs, structured notes and ETFs.

**Account Minimums and Requirements** In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, 13 and 16 by clicking this link <https://adviserinfo.sec.gov/firm/summary/298257>.

#### ***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 Fees** - Payable quarterly in advance. The fees we receive are asset-based (i.e. based on the value of your account) at the end of the previous billing period.
- **Hourly Fees** - For financial planning or consulting services are payable in arrears based on a written agreement between the firm and the client.
- **Subscription Based Financial Planning Fees**: Fees vary based on the amount and complexity of the services selected and outlined in the contract between you and your advisor.
- **Other Advisory Fees** - In addition to our fees, we are also compensated by: Fees received for the solicitation of Pacific Financial Group, Inc.
  - Advisory fees charged by third party money managers, which are separate and apart from our fees.
- Clients pay the following addition fees and/or expenses: mutual fund and ETF expense fees as well as fees

imposed by the custodian;

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

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- 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 2A by clicking this link <https://adviserinfo.sec.gov/firm/summary/298257>.

***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.

- ***Referral agreement***: We have referral arrangement as we act as a solicitor for Pacific Financial Group, Inc ("PFG"). Persons referring PFG, Inc may have an incentive to recommend the services of PFG based on the compensation received rather than solely based on your needs.
- ***Third-Party Payments***: Persons providing advice on behalf of our firm are registered representatives with a broker-dealer or independent insurance agents. These persons receive compensation in connection with the purchase and sale of securities or insurance, or other investment products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a potential conflict of interest because they have an incentive to recommend investment or insurance products based on the compensation received 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 2A by clicking this link <https://adviserinfo.sec.gov/firm/summary/298257> to help you understand what conflicts exist.

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

Our Company and the financial professional servicing your account(s) are compensated in the following ways: Fees for investment advisor services. Financial professionals' compensation is based on the following factors: Based on the amount of client assets they service.

**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 480-948-7590 or click the link provided <https://adviserinfo.sec.gov/firm/summary/298257>.

***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?**

