

Form CRS; Form ADV Part 3

March 29, 2024

Introduction

San Luis Wealth Advisors LLC ("SLWA") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you 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?

SLWA provides personalized investment management and financial planning services. The firm provides financial advice to individuals, families, trusts, charitable organizations and foundations, businesses, and pension plans. SLWA does not impose a stated minimum fee or minimum portfolio value for starting or maintaining an investment advisory relationship.

Investment Management

SLWA's comprehensive process starts with a discovery meeting which is spent getting to know the client and what is most important to them, where the client is now financially, what they would like their money to accomplish for them, and what their risk tolerance is. When appropriate for the client a customized plan is formed where we will weigh the financial implications of each goal discussed, and construct the framework for a plan that supports those goals. The plan will become a working document to help make client decisions. It will be used for investment purposes where we will recommend specific strategies to help match each of the client's goals. Although certain financial circumstances may evolve over time, everything discussed with the client will refer back to the plan to ensure a consistent path to the client's goals is being taken. We believe that managing client assets ourselves in adherence to the custom plan created for each client allows us to mutually and effectively meet client goals and objectives.


Investment management services will be provided on a "discretionary" basis. In both cases, we will monitor your accounts to ensure that they are meeting your asset allocation requirements. On a discretionary basis, if any changes are needed to your investments, we will make the changes. These changes may involve selling a security or group of investments and buying others or keeping the proceeds in cash. You may at any time place restrictions on the types of investments we may use on your behalf, or on the allocations to each security type. In limited circumstances, we may provide asset management services on a non-discretionary basis, which means we will consult with the client prior to implementing any investment recommendation. Clients should be aware that some recommendations may be time-sensitive, in which case recommendations not implemented because we are unable to reach a non-discretionary client may not be made on a timely basis and therefore client's account may not perform as well as it would have had SLWA been able to reach the client for a consultation on the recommendation, as the client is responsible for making the ultimate decision regarding the purchase or sale of investments.


Financial Planning

In some circumstances, financial planning is available on a stand-alone basis. SLWA's planning process begins with a discovery meeting where time is taken to gather information, understand client expectations and determine the right fit for pursuing a working relationship. The planning process includes assessing a client's overall financial well-being, collaboratively designing a financial life plan and implementing the agreed upon strategies and actions. The process continues with the development of a blueprint for a continued team effort to manage ongoing plan execution.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients.

 ***"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?

Generally, fees vary from 0.9% to 1.75% per annum of the market value of a client's assets managed by SLWA. The fee range stated is a guide. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. Investment advisory fees will be debited directly from each client's account. The advisory fee is paid quarterly, in advance, and the value used for the fee calculation is the net value as of the last market day of the previous quarter, including any cash in the client's account.

For clients whose assets are managed by SLWA, the financial planning fee is generally included in the asset management fee. In circumstances when financial planning is done on a stand-alone basis, the fees charged are based on the fee agreed upon by the adviser and client. The arrangement is typically provided on a fixed fee basis, and the fixed fees will range from \$5,000 to \$10,000. Financial planning fees are negotiable. These fees are dependent on the nature of the engagement, and are decided upon on a case-by-case basis. At the discretion of SLWA, financial planning services may be done on an hourly basis with a rate of \$250 per hour.

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 specific information regarding our fees, please refer to our disclosure brochure, the ADV Part 2A under Item 5 Fees and Compensation.

 ***"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.

Certain professionals of SLWA are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for SLWA clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as employees of SLWA. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. Clients should be aware of this conflict when considering whether to engage SLWA or utilize these professionals to implement any insurance recommendations.

The higher the AUM a client has placed with SLWA, the more the client will pay in fees. Therefore, SLWA may have an incentive to encourage clients to increase the assets in their account. For more specific information regarding our fees, please refer to our disclosure brochure, the ADV Part 2A under Item 5 Fees and Compensation.

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

How do your financial professionals make money?

Financial professionals of SLWA are paid a portion of the asset management/planning fees collected from clients. Financial professionals are not rewarded sales bonuses.


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

No. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs).

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

Additional Information

Additional information about our investment advisory services can be found at www.sanluiswealth.com. A copy of our relationship summary can also be requested by calling 805-810-0002.

 ***"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?"***

 = Conversation starter. You may consider asking your financial professional these questions.