



Client Relationship Summary (Form CRS)

Unique Wealth Strategies, LLC (“UWS,” “Firm,” “We,” “Us,” “Our”) is an SEC-registered investment advisor and provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. [Investor.gov/CRS](https://www.investor.gov/CRS) offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisors, and investing.

What Services can you provide me?

We offer the following investment advisory services to you:

Asset Management: We will offer you investment advice and account management on a regular basis through our Wrap Fee Program. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will manage your account on a discretionary basis (we can buy and sell investments in your account without asking you in advance). We do not limit advisors to proprietary products or a limited menu of products and types of investments. This service will continue pursuant to the terms of the executed Advisory Agreement. We do not have a minimum asset amount to open an account.

Financial Planning: Services will be provided to you based on the terms of your Financial Planning Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Services will be considered complete upon delivery of the plan, or recommendations will be made periodically on an ongoing basis until terminated by either party.

Additional Information

For more information about our services, please read our [ADV Part 2A](#) and [Wrap Program Brochure](#).

Conversation Starters

“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?

Asset Management: The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Fees are billed quarterly in advance. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We, therefore, have the incentive to increase the assets in your account in order to increase our fees. The asset-based fees you will pay for our wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets and therefore are higher than a typical asset-based advisory fee. You will also pay fees to a broker-dealer or bank that will hold your assets (called “custody”). You pay our advisory fee even if there are no transactions within the account.

Financial Planning: We charge a fixed fee or an ongoing fee.

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 information regarding our fees and costs, review our [ADV Part 2A](#) and [Wrap Program Brochure](#).

Conversation Starters

“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?”

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What are your legal obligations to me when acting as my investment advisor? 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.

Example 1: For investment accounts we manage, we get paid based on the assets in your account. We may recommend that you add assets or funds to that account. Even though that advice may be in your best interest, that advice is conflicted because the more money in your account, the more we would collect in fees from you.

Example 2: You may wish to withdraw money from your investment accounts to pay off debt. We may recommend against doing so. Even though that advice may be in your best interest, that advice is conflicted because withdrawals from our investment account will decrease the amount of fees that we would collect from you.

Conversation Starters

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

Additional Information

For more information about our services, please read our [ADV Part 2A](#) and [Wrap Program Brochure](#).

How do your financial professionals make money?

Our financial services professionals are compensated based on a base salary with discretionary bonuses, with trips and attendance to conferences, including meals and entertainment, for meeting certain levels of business, and with additional compensation when they obtain a new client for us.

This is a conflict of interest because our financial professionals have the incentive to encourage you to increase the assets in your accounts and recommend our advisory services to you. For more information about our services, please read our [ADV Part 2A](#) and [Wrap Program Brochure](#).

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

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research UWS and our financial professionals.

Conversation Starters

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

Additional Information

To find additional information about UWS, such as a full copy of the [ADV Part 2A](#), [Wrap Program Brochure](#), and to request a copy of the *relationship summary*, please go to www.uniquewealthstrategies.com or call (630) 318-0565.

Conversation Starters

"Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"

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