



100 Vision Drive, Suite 325 Jackson, MS 39211 (601)368-3500

Ballew Advisors, Inc. /Ballew Investments, Inc. Form CRS

Item 1 Introduction

March 15, 2024

Ballew Advisors, Inc. is registered with the Securities and Exchange Commission as an Investment Adviser. Ballew Investments, Inc. is registered with the Securities and Exchange Commission as a Broker-Dealer and is a member of FINRA and the Securities Investor Protection Corporation. Both entities are owned by Security Ballew, Inc. which is the parent company. All our financial professionals are dually licensed and registered with both.

Investment advisory and brokerage services and the fees associated differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides information tailored to educate retail investors about financial professionals.

Item 2 Relationships and Services

What investment services and advice can you provide me?

Ballew Advisors serves as a fiduciary offering the following principal investment advisory services to retail investors via discretionary investment accounts.

While our general practice is to communicate investment purchases and sales before hand, if you invest on a discretionary basis, our firm may buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch.

- Portfolio management—monitored quarterly as part of our standard service.
- Buying and selling securities—monitored quarterly as part of our standard service.
- Investment recommendations—monitored quarterly as part of our standard service.
- Personal investment strategies—monitored quarterly as part of our standard service.

Our firm offers the services listed below:

- Financial planning/Social security consulting
- Retirement planning

For additional information including minimum investment amounts, please see <https://www.adviserinfo.sec.gov/IAPD/default.aspx> for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).

Ballew Investments offers non-discretionary services listed below, which means that you make the ultimate decision regarding the purchase or sale of investments.

- Investment recommendations
- Personal investment strategies
- Insurance/Annuity strategies

Ballew Investments does not custody funds and we do not typically provide on-going monitoring of your investment accounts unless otherwise stated in writing.

For additional information including minimum investment amounts, please see <https://brokercheck.finra.org/> for our Fee Schedule and our Regulation Best Interest Disclosures.

Conversation starters. Ask your financial professional:

- *Given my financial situation, should I choose an investment advisory service or a brokerage 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?*

Item 3 Fees, Costs, Conflicts and Standard of Conflict

What fees will I pay?

Our investment advisory fees are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Some fees may create a conflict of interest described below and in more detail in our Firm's Part 2A.

For investment advisory services, we typically charge an ongoing quarterly, asset-based fee of a percentage of the value of your assets in the account we manage. The more assets you have in this type of account, the more you will pay in fees, which creates an incentive to encourage you to increase the size of your account.

Financial Planning and/or Retirement Planning fees are fixed fees and will be billed directly at the time the services are provided.

For brokerage services, you may be charged a transaction-based fee every time you buy or sell an investment. The amount you pay as a transaction-based fee varies according to the particular investment and amount invested.

Our broker-dealer will not charge you a fee. Our firm is compensated via commissions which are a component of, and not in addition to the expenses of the mutual funds, insurance or annuity products used.

If applicable to your account, you may be charged directly for other fees in addition to brokerage commissions and advisory fees, including (1) account maintenance fees (2) cash management fees, such as cash sweep, checking and wire fees; and (3) investment-specific fees such as those for administration of alternatives investments or for foreign securities. You should understand that these fees are not charged by us if your investment is in an account that is held directly with the fund sponsor. Generally, advisory fees do not include any brokerage commissions and other transaction costs, redemption fees, wire transfer fees, overnight check fees, account closing fees, or any other charges imposed by the administrator, custodian, or other service provider.

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 detailed information about our advisory fees and costs, please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

Conversation starters. 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 or broker-dealer? How else does your firm make money and what conflicts of interest do you have?

When we act as your financial professional, we must 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 examples to help you understand what this means.

- Advisors may have similar investments in their individual accounts as their clients’.
- The commission levels associated with mutual funds, insurance products and annuities vary based on a variety of factors. Thus, the amount of commission compensation we receive may vary.
- Financial professionals are eligible to receive varying levels of commission depending on the types of products and services they provide. This variation in compensation can incentivize a Financial Professional to recommend certain services, programs or platforms that generate more compensation than others.

Conversation starters. *Ask your financial professional:*

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

How do your financial professionals make money? All our professionals are employees of Security Ballew or one of our affiliated companies.

- Our advisory firm compensates financial professionals via payroll based on a percentage of advisory fees earned on clients' accounts.
- There are no commissions or incentives to recommend proprietary products.
- Our broker dealer compensates financial professionals via payroll based on a percentage of the commissions earned from clients' accounts.

Item 4 Disciplinary History

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

Neither our advisory firm or our broker-dealer firm nor our financial professionals have any disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters. *Ask your financial professional:*

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

Item 5 Additional Information

For additional information about our products and services, visit www.investor.gov or BrokerCheck.Finra.org or visit our website: <https://www.ballewwealth.com>.

To report a problem to the SEC, you can visit www.investor.gov or call the SEC's toll free investor assistance line at (800)732-0330. To report a problem to FINRA, you can visit www.finra.org or call their help line at (240)386-4357.

If you have a problem with your investments, account or financial professional, contact our Chief Compliance Officer by emailing cotactus@ballewwealth.com or calling at 601-368-3500.

Conversation starters. *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?