

**March 26, 2024**  
**4Wealth Advisors, Inc.**  
**An SEC- Registered Investment Adviser**

Brokerage and advisory services and fees differ. It is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at <http://www.investor.gov/CRS>, which also provides educational materials about broker dealers, investment advisers, and investing.

**What investment services and advice can you provide me?**

We offer investment advisory services, including: Financial Planning, Portfolio Management, Pension Consulting, and Selection of Other Advisors to retail investors on a discretionary basis. We provide asset allocation services and/or portfolio monitoring/review services. We review your account as needed and as agreed upon by our firm and you and will be detailed in the client agreement. We may advise you on any type of investment that we deem appropriate based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.

In cases where you granted us non-discretionary authority, we do not have the authority to determine, without obtaining your specific consent, the securities to be bought or sold, the amount of the securities to be bought or sold, broker or dealer to be used, or commission rates paid. In these instances, you have the ultimate decision regarding the purchase or sales of investments.

We generally require \$25,000 minimum to open an account with us, however, we may waive this minimum amount at our discretion. For more detailed information, please see [Items 4 and 7 of the ADV Part 2A](#).

**Questions to Ask:**

- 1. Given my financial situation, should I choose an investment advisory service? Why or Why not?**
- 2. How will you choose investments to recommend to me?**
- 3. What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?**

**What fees will I pay?**

[Item 5 of the Form ADV](#) has a detailed description of the fees and costs we charge you. Your fee for our investment advisory services is an ongoing asset-based fee. Fees are paid quarterly, in advance, based on the end of day account values provided by the custodian on the last day of the previous quarter. Other fees you will pay include transaction and brokerage fees, fees related to mutual fund and ETF expenses. These fees are separate and distinct from the advisory fees we charge. The more assets in your advisory account, the more you will pay in fees, giving us an incentive to encourage you to increase the assets in your account. For clients that use our third-party advisor selection service, we charge an advisory fee in addition to the third-party advisor fee.

Financial Planning Services are provided on either a fixed or hourly fee basis. Fixed fees range between \$1,000 and \$5,000. One-half of the estimated fee is payable at the inception of the advisory relationship with the balance due upon presentation of the written financial plan. Hourly fees range between \$150 and \$250, dependent on the Associated Person of our firm that is providing the advisory services.

**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.**

**Questions to Ask: 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.

- We offer services through affiliates and some employees work for the affiliates in addition to 4Wealth. These affiliates are 4Wealth CPA and 4Wealth Insurance Group. Clients are not required to purchase any recommended insurance through our affiliates.

For more detailed information on our conflicts, [see Item 11 of the ADV](#).

**Questions to Ask: How might your conflicts of interest affect me, and how will you address them?**

### How do your financial professionals make money?

Our financial professionals are paid through the advisory fees we collect. Personnel that work for our affiliate 4Wealth Insurance Group receive commissions directly from the carriers for any insurance policies they sell. 4Wealth and our personnel do not receive compensation for referring clients to our affiliates, including to 4Wealth Insurance.

### Do your financial professionals have legal or disciplinary history? For what type of conduct?

Yes, visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask: As a financial professional, do you have any disciplinary history? For what type of conduct?**

For additional information on our advisory services, see our Form ADV brochure on IAPD on [Investor.gov](http://Investor.gov) or on (<https://adviserinfo.sec.gov/>) and any brochure supplement your financial professional provides. You can also request up-to-date information by calling us at (708) 695-5300 or by emailing us at [info@4wealthfg.com](mailto:info@4wealthfg.com)

**Questions to Ask: 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?**

### Addendum of Changes to the ADV Part 3

Date of Change	Information Updated
March 26, 2024	Revised disclosure of third-party advisor fees to clarify that we charge an advisory fee in addition to the third-party advisor fee.
March 26, 2024	Answered “Yes” to the question, “Do your financial professionals have legal or disciplinary history?”