

## Comprehensive Wealth Solutions, LLC

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### FORM CRS

Comprehensive Wealth Solutions, 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 and Advisory Consulting Services; Portfolio Management Services; Selection of Other Advisers; Asset Allocation Services.**

**Account Monitoring** If you open an investment account with our firm, as part of our standard service we will monitor your investments on a periodic 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.

**Investment Offerings** We offer advice on the following types of investments or products: mutual fund shares, ETFs, and variable annuities.

**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. However, certain third party advisers we recommend may have minimum portfolio sizes or annual fees.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/131324>. Refer to Items 4, 7 and 8.

#### ***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 arrears or in advance as agreed to in the advisory agreement. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Fixed Fees & Hourly Fees** - 50% payable in advance and the remainder is due as billable.
- **Selection of Other Advisers** - You will pay advisory fees charged by third party investment advisers, which are separate and in addition to our fees.
- Clients may also pay additional fees and/or expenses. 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;
  - Transaction charges when purchasing or selling securities; and
  - 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, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/131324>.

**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.

- **Third-Party Payments:** Certain financial professionals with our firm are licensed as independent insurance agents or certified public accountants. Insurance agents will earn commission-based compensation for selling insurance products. Certified public accountants will receive compensation in the form of fees for accounting and/or tax services. Insurance commissions and fees for accounting or tax services are separate and in addition to our advisory fees. These practices present a conflict of interest because these financial professionals have an incentive to recommend insurance products to you for the purpose of generating commissions or accounting and/or tax services for additional compensation rather than solely based on your needs.
- **Non-cash Compensation:** Through third party advisers, our firm receives economic benefits in the form of access to research which presents a conflict of interest. We have a financial incentive to recommend the services of third party advisers.
- We do not make any money from our investment advisory services except as described above.

**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/brochure/131324> to help you understand what conflicts exist.

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

Financial professionals servicing your account(s) are compensated in the form of salary and bonus. Financial professionals are compensated based on factors such as: the amount of your assets they service, the time and complexity required to meet your needs, and revenues the firm earns from the financial professionals' services or recommendations. Financial professionals that are licensed certified public accountants offer accounting services for a fee. Financial professionals that are independent insurance agents are paid commissions on insurance products sold to you. These fees and commissions are separate and distinct from our advisory services and fees.

**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 877-294-4979 or by clicking here: <https://adviserinfo.sec.gov/firm/brochure/131324>.

**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?**