

Form ADV Part 3: Client Relationship Summary

March 2024

Introduction

WealthPoint Advisors, LLC is an investment advisory firm registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Potential clients should understand the services we provide and the fees we charge as they are different than those of a broker dealer.

- The remainder of this document gives you a summary of the types of services we provide and their cost. Free and simple tools and education material is available at www.investor.gov/CRS.

What Investment Services and Advice Can You Provide Me?

- We offer investment advisory services to retail investors and work with individuals, multi-generational families, business owners, non-profits, and corporations.
- We follow a fiduciary standard of care in providing investment advice in addition to advice on taxes, legacy, college funding, and retirement planning.
- In order to provide better, more targeted investment advice, financial planning services are included in our relationships.
- We do not take custody or possession of your assets. We often utilize third party custodian Charles Schwab to hold assets while maintaining discretionary trading authority with our clients' permission. We regularly monitor your investments and at a minimum hold an annual meeting.
- There are no minimum investment amounts or conditions required for establishing a relationship with us.
- More detailed information about our services can be found on our [Form ADV Part 2A](#).

What Fees Will I Pay?

We are a fee-only investment advisor who charges based on a percentage of the value of assets in your accounts for which we provide investment advisory services. Investment management fees are billed quarterly in advance. A general fee schedule is included in our [Form ADV Part 2A](#) (item 2) and can be found in our *Cost of Services* document, which can be downloaded from our website.

WealthPoint's fees are exclusive of any fees charged by the third-party custodian. The custodian may charge a transaction fee when buying or selling investments and service fee for certain account transactions such as a wire fee, check fee, and other related costs.

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.

Form ADV Part 3: Client Relationship Summary (Cont'd)

What Are Your Legal Obligations to Me When Acting as My Investment Advisor? How Else Does Your Firm Make Money & What Conflicts of Interest Do You Have?

When we act as your investment advisor, 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. For example, because our fee is based upon the value of your account, we have an incentive to recommend that you increase the level of assets in your account. Client fees are our only source of revenue as we do not receive commissions or sales incentives.

Additional information can be found in our [Form ADV Part 2A](#) specifically items 8 and 9.

How Do Your Financial Professionals Make Money?

Our employees are in salaried positions. Advisors are offered a bonus at year-end as an incentive to introduce new clients to the firm. Neither employee nor the firm receives commissions, gifts, or incentives for investments made in clients' accounts.

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

None of our financial professionals, nor our firm, have legal or disciplinary histories. You can research any of us or other financial professionals by visiting www.investor.gov/CRS.

Additional Information About WealthPoint Advisors

Investors can find additional information about our firm and services at our website www.wealthpointadv.com. There you can find a link to our [Form ADV Part 2A](#), a summary of the [services we provide](#), the [team members](#) you will be engaging with, and a summary of our costs. You may download a copy of this relationship summary.

Questions to Ask WealthPoint

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. Help me understand how these fees and costs might affect my investments. If I gave you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?
4. How might your conflicts of interest affect me, and how will you address them?
5. As a financial professional, do you have any disciplinary history? For what type of conduct?
6. Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?

For WealthPoint's answers to these questions and more please see [this article](#).