

Form CRS (Client Relationship Summary)

Dated: March 27, 2024

Gibson Wealth Advisors, LLC ("GWA" or "Advisor") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationship and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include investment management and financial planning services. We provide a comprehensive and integrated financial planning approach that coordinates your investments, tax planning, insurance, and estate planning all under one roof.

Investment Authority

- We accept discretionary authority to manage securities accounts on behalf of clients. We have the authority to determine, without obtaining your specific consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. We do not act as a custodian of client assets. You always maintain asset control. We place trades for you under a limited power of attorney.
- You approve the custodian to be used and the commission rates paid to the custodian. We do not receive any portion of the transaction fees or commissions paid by you to the custodian on any trades. A limited power of attorney is a trading authorization for this purpose.

Types of Clients, Account Minimums, Account Reviews

- Our clients are typically people, at or nearing retirement that want to delegate most of their financial matters and collaborate on the others. They are typically individual and high-net worth individuals.
- Unless referred to our firm by a current client, Advisor generally requires that clients have a minimum account balance of \$500,000 to participate in our Wealth Management service. The annual minimum fee is \$7,500 for wealth management services. These minimums can be waived or reduced at Advisor's discretion.
- All accounts are reviewed by your assigned advisory representative, initially and at least monthly. The reviews focus on consistency of portfolio investments with your investment objectives and risk tolerances. In addition, investment constraints are considered and tested against portfolio holdings.
- We do not use "wrap programs" or other mass distribution programs. We manage accounts on a client-by-client basis, and often on an account-by-account basis.

For additional information, please review Item 4, 7, and 13 of our Form ADV Part 2A.

Ask your Adviser:

- **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?**

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For wealth management service, we charge a fee based on a percentage of assets under management ranging from 0.50% to 1.50%. Fees are charged monthly in arrears. For held away accounts, fees are billed quarterly in advance. For financial planning services, we charge either a fixed fee ranging from \$5,000 to \$100,000 or an hourly fee of \$350/hr. Additional estate planning or tax preparation services are charged a flat fee ranging from \$500 to \$5,000.

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive

to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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 additional information, please review Item 5 of our Form ADV Part 2A.

Ask your Adviser: 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.

- **Example 1:** GWA and/or its investment advisory representatives may from time to time purchase or sell products or investments that they may recommend to clients. In such circumstances, GWA or its investment adviser representatives may have a financial interest in recommending investments that GWA or its representatives also own.
- **Example 2:** GWA and its investment adviser representatives receive compensation based on a percentage of your assets under management. As the value of your assets under management increase, total compensation you pay to GWA and its representatives also increases. However, if your account value decreases, you still pay a fee to GWA and its representatives.

Ask your Adviser: 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 compensated on a portion of the total fees received by us and a base salary.

Item 4: Disciplinary History

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

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

Ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

You can find additional information regarding our firm and receive a copy of this relationship summary by visiting our website at <https://gibsonwealthadvisors.com/links> or by contacting Chief Compliance Officer, Allen Gibson, at 214-347-7475.

Ask your Adviser: 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?

SUMMARY OF MATERIAL CHANGES

Since this is the initial filing of Form CRS dated March 08, 2022, we have made the following changes to this Relationship Summary:

- We have added our account minimum of \$500,000 and annual minimum fee of \$7,500.
- We have added our fees for financial planning services. Note, financial planning services are included complementary for any client who engages us for investment management services.