



Financial Sense Advisors, Inc.
Form CRS Relationship Summary
Form ADV Part 3 – May 2024

Introduction

Financial Sense Advisors, Inc. is registered with the Securities and Exchange Commission (SEC). Financial Sense Advisors, Inc. does business as Financial Sense Wealth Management. **We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services.** This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. 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. There are some suggested questions on these two pages.

Is an Investment Advisory account right for you? There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

What investment services and advice can you provide me? We provide investment advisory and financial planning services. Our advisory services include asset allocation services using mutual funds, exchange trade funds (ETF's), domestic and international individual securities, municipal bonds, options, fixed-income securities and precious metals. We do not make available or offer advice with respect to proprietary products. Our asset allocation services are discretionary, meaning that we make investment decisions and allocations on your behalf. Clients may also elect to participate in our Managed Account Program ("MAP") which offers portfolios or models managed by third party investment advisers unaffiliated with us. These accounts are also managed on a discretionary basis. You must meet certain investment minimums to open an advisory account. We will review your portfolio and investment strategy on a periodic basis. Please also see our [Form ADV Part 2A](#) ("Brochure") items 4 and 7.

Conversation Starters. 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? Fees and cost affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay. **The principal fees and costs you pay are the advisory management fees. These fees are "asset-based" meaning that the fee is calculated as a percentage of the assets invested in your advisory account according to the fee schedule in your advisory agreement with us.** This means that the more assets you invest in your account, the more you will pay in fees. Therefore, our interest is aligned with yours in that we strive to increase your advisory account assets. Our clients typically pay the advisory fees on a monthly or quarterly basis. Clients who participate in MAP also pay a platform fee to the platform provider and a manager fee to the third-party manager. There are also transaction costs (ticket charges) you may pay when we buy or sell investments in your account. You will also pay fees for custodial or administrative services to third parties, as well as fees and expenses that are included in the expense ratios of certain of your investments, including in mutual funds, ETF's, and variable annuities.

For additional information about the fees and costs for our advisory services, please see the fee schedule and ticket charges, if applicable, listed in your advisory agreement with us. Please also see Items 5 and 6 of our ADV Brochures. Our advisory fees are negotiable. You may also pay miscellaneous fees that your account's custodian may charge, including wire fees, transfer fees, and other fees. 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. Please also see item 5 in our [Brochure](#).

Conversation Starters. Ask your financial professional -- *Help me understand how these fees and costs might affect my investments. If I give you \$100,000 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 interest. You should understand and ask us about these conflicts because they can affect the services we provide you. We benefit from the advisory services we provide to you. Here are some examples to help you understand what this means.

We do not sell proprietary products, receive third-party payments, participate in revenue sharing or buy or sell investments from our accounts directly to you. We therefore have no financial incentive to sell you any particular mutual fund, exchange-traded fund or other investment. We do have a financial incentive to increase your assets under our management. **Broker-dealer transactions:** Our affiliated broker-dealer makes money in transaction costs (ticket charges). So the more we trade in your advisory account, the more money our affiliated broker-dealer makes. This does not apply to MAP accounts as they are custodied with a non-affiliated broker-dealer and we do not share in the revenue for those transactions.

Conversation Starter. 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? Our financial professionals are compensated based on a percentage of the revenue generated by the assets they are advising. Some of our financial professionals are also registered representatives of our affiliated broker-dealer and have the ability to receive commissions associated with trades in brokerage accounts. They do not receive commissions for trades executed by our affiliated broker-dealer in advisory accounts. Those financial professionals therefore have an incentive to recommend products that provide them additional compensation over those that do not.

Do you or your financial professionals have legal or disciplinary history? Yes. For free and simple tools to research our firm and representatives, visit [Investor.gov/CRS](https://www.investor.gov/CRS) or visit [brokercheck.com](https://www.brokercheck.com).

Conversation Starter. Ask your financial professional - *do you have any disciplinary history? For what type of conduct?*

For additional information, please visit the Who We Are and How We Can Help sections of our website: www.financialsensewealth.com. You may also contact us at 888-486-3939. To report a problem to the SEC, visit [Investor.gov](https://www.investor.gov) or call the SEC's toll-free investor assistance line at: 800-732-0330. To request a copy of this relationship summary, call (888) 486-3939.

Conversation Starters. Ask your financial professional - *Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*