

**CUSTOMER RELATIONSHIP SUMMARY FORM****Introduction**

This form is intended to provide a summary of the business practices and services provided by NewEra Wealth Advisors Inc (“NewEra”, “We”, “our”). We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

NewEra Wealth Advisors Inc. is an investment adviser registered with the Securities and Exchange Commission (SEC). We offer discretionary and non-discretionary portfolio management services, investment consulting, financial planning and family office services to our clients and prospective clients. As part of our investment management services, we monitor client portfolios on a continuous and ongoing basis. Consulting recommendations are not actively monitored unless specifically agreed up. Investment activities focus on investments in various kinds of assets and securities in a variety of markets that is intended to fit within the client’s objectives and risk profile as described by each client. We provide ongoing portfolio management services based on individual goals, time horizons, and risk tolerance of each client.

A discretionary account provides us with authority to buy or sell investments in your account without asking your approval in advance. We also offer our services on a non-discretionary basis. Non-discretionary accounts leave the ultimate decision regarding the purchase or sale of investments solely on the client. Therefore, you will make the ultimate decision regarding the purchase or sale of investments in your accounts. However, we may not be able to aggregate your order with other client orders under this type of authority and therefore you may not receive the same price as other clients.

On an occasional basis, NewEra may furnish advice to clients on matters not involving securities, such as estate planning services. As an investment advisor, Firm’s principal business is to provide fee-only investment advisory services. It is important for the retail investor to know that the fees paid to us are different from the fees associated with their bank or broker-dealer. NewEra provides investment advisory services, portfolio management, and from time to time, other administrative service, at the request of the Client. At no time will NewEra accept or maintain custody of a client’s funds or securities.

Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/331612>.

**Questions to Ask Us:**

- 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 those qualifications mean?

**What fees will I pay?**

NewEra Wealth Advisors Inc. offers advisory services for a fee that is set in and governed by the Advisory Agreement between you, as the Client, and NewEra, as the Investment Advisor.

**Asset-Based Fees:** Our asset-based fees for wealth and investment management services range up to 2.00% annually. Generally, fees are paid on a monthly or quarterly basis, in advance, based on the gross asset value of the financial assets managed by the Firm as of the last business day of each month, or calculated based on the official value of the accounts or portfolios as reported by the financial institutions that act as brokers and/or custodians for the client (i.e. advisory fees for January, February and March are paid in April). Asset management fees may be automatically deducted from the client’s account on a quarterly basis by the broker-dealer or custodian where you have your account.

**Fixed Fees:** Our fixed project-based fees for stand-alone financial planning, family office, and consultive services

are negotiable based on the nature and complexity of the services provided and the overall relationship with us. We will provide you with an estimate of the total cost prior to engaging us for these services. We will collect fees based on your agreement with us.

**Other Fees & Costs:** In addition to our advisory fee, you will also be responsible for third party manager fees, custody fees, account administrative fees, wire fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/331612>.

**Questions to Ask Us:** Help me understand how these fees and costs may 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 interests 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 is an example to help you understand what this means.

The Firm and its Investment Advisor Representatives (IARs) are allowed to invest for their own accounts in the same securities that we recommend or acquire for your account and may engage in transactions that are the same or different than transactions recommended or made for you. This creates a conflict of interest that we mitigate by maintaining a Code of Ethics and compliance program that sets forth a standard of conduct that must be adhered to by all Firm personnel.

*Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/331612>*

**Questions to Ask Us:** 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 the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs. Some advisors may receive fees for financial consulting services offered to clients.

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

Yes. On 03/25/2024 Mr. Hernandez was discharged by JP Morgan Chase for violating the firm's policy with respect to the acceptance of gifts from a client. Not related to the sale of securities and no customer harm. NewEra as a firm does not have any legal or disciplinary history to disclose. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

#### **Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD 331612. You may also contact our firm at 786 788-5199 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:** 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?

