

MAXX WEALTH ADVISORS
FORM CRS CUSTOMER RELATIONSHIP SUMMARY
JULY 1, 2024

Introduction

Maxx Wealth Advisors (“MWA” or “we”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial advisors (“financial professionals”) at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including portfolio management and financial planning services. Portfolio investment decisions are made according to the investment objectives and risk tolerances of each client, and also the client’s stated investment restrictions (if any) and special circumstances. As a relationship-oriented firm, we emphasize individualized attention to a client’s assets and investment needs. Investment decisions are made on a consultative basis with the client or the client’s designated financial advisors, financial planners, attorneys or accountants.

Monitoring

We monitor or review all accounts on an ongoing and regular basis (as frequently as quarterly or as needed) for performance.

Investment Authority

Generally, clients will sign an investment management agreement giving MWA discretionary investment authority over their account. Discretion refers solely to our authority to make purchase and sale decisions for a client’s account.

Account Minimums and Other Requirements

We do not impose any minimum size for a client’s account.

Additional information about MWA services is available on Part 2A of our Form ADV, which is available at <https://adviserinfo.sec.gov/>.

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 and other charges will I pay?

MWA charges clients an investment management fee that is based on the value of each client’s assets under management. Fees are negotiable and range between 0.5% and 3% annually, depending on the size and complexity of each client’s accounts. Fees are charged either monthly or quarterly as of the last day of the prior billing period. Our firm’s fees generally increase as client accounts grow, so we have an incentive to encourage our clients to increase the amount of assets in the accounts that are under our management. We also offer negotiable hourly and financial planning fee options. Additional information about our firm’s fees are included in Item 5 of Part 2A of Form ADV, available at <https://adviserinfo.sec.gov/>.

In addition to MWA’s investment management fee, clients may bear transaction fees when we buy or sell investments. Clients also pay fees to the broker-dealer or bank that maintains each account (called “custody” fees). Our financial professionals often select and purchase mutual funds and exchange traded funds for a portion of clients’ portfolios. Such investment vehicles pay their own management, transaction, and administrative fees and expenses, and those fees and expenses are indirectly borne by the investors in those vehicles, including MWA’s clients.

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.

Conversation Starters. 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 to you. Here are some examples to help you understand what this means.

- We manage accounts for multiple clients, and we allocate our time based on each client's needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client.
- Some broker-dealers will allocate a portion of the commissions that their clients pay to be used by them to pay for research. These "soft dollar" arrangements help their firm make investment decisions, but they can have the effect of increasing clients' transaction costs. As of the date of this document, we do not participate in any "soft dollar" arrangements.

Conversation Starters. Ask your financial professional—

- **How might your conflicts of interest affect me, and how will you address them?**

Additional information about conflicts of interest between MWA and its clients is available on Part 2A of our Form ADV, which is available at <https://adviserinfo.sec.gov/>.

How do your financial professionals make money?

MWA's financial professionals are paid a percentage of investment management fees collected on assets they manage for clients, and/or a percentage of hourly and financial planning fees received from their clients for providing financial planning services or advice.

Do your financial professionals have legal or disciplinary history?

No. You can research our financial professionals using the free and simple search tool available at <https://www.investor.gov/CRS>.

Conversation Starters. Ask your financial professional—

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

Additional Information

Additional information about our services can be found at on Part 2A of our Form ADV, which is available at <https://adviserinfo.sec.gov/>. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact Max Pett at 561-427-2424.

Conversation Starters. Ask questions like:

- ❖ **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?**