

Trust Investment Advisors Wealth Management, LLC (“TIA WM”)

Form CRS - Relationship Summary (“Summary”)

Item 1 - Introduction

This Form provides a Summary of TIA WM, for you, our trusted client. TIA WM is registered with the Securities and Exchange Commission as a registered investment advisor fee-only firm. With this Summary, you are acknowledging that you have received Form ADV Parts 2A and 2B, a copy of your Advisory Agreement, and our privacy notice. Copies of these documents are available to you at any time upon written request. For additional research information on TIA WM and other firms, refer to investor.gov/CRS and/or adviserinfo.sec.gov.

Item 2 - Relationships and Services – What services do we provide, and why should I choose TIA WM?

We are dedicated to enhancing the financial lives of our clients through portfolios of equities, fixed income, and alternative investments. As a privately held firm we offer independent investment advice focused on our clients’ goals and objectives. When we function as your investment advisor, we act in your best interest and do not put our interests ahead of yours. For example:

1. Considered in recommendations will include the flexibility of the account and its holdings, the basis for recommendations, fees and expenses, level of services, reasonable alternatives available to the client, risk factors, the client’s stated goals, objectives, conflicts of interest if any exist, and specific requests.
2. If at any time your goals and objectives or your financial situation changes, please contact us immediately for us to provide advice to meet those financial changes.
3. We monitor your portfolio regularly and manage your portfolio through a non-discretionary platform, which provides you with control over your portfolio.
4. Our investment committee meets on a regular basis to discuss portfolios, strategies, the economy and current market conditions. Each portfolio is designed to meet your particular investment goal and is incorporated in an overall investment strategy for each client. There is no guarantee the portfolio can, or will, achieve the stated goals and objectives, and past performance is not indicative of future results.
5. As a fiduciary, we have a duty of good faith to act solely in the best interests of our investment advisory clients and to make full and fair disclosure of material facts, particularly when our interests may conflict with the clients’.
6. While we offer many services, we are not attorneys or tax preparers.
7. We may offer insurance products and receive a separate fee from the insurance companies.
8. Clients may have accounts at Fidelity or Mutual Securities, or both.
9. Additional and more specific information about our service offerings, account minimums, fees, and individual registered investment advisor representatives can be found in our Form ADV Parts 2A and 2B.

Item 3 - Fees, Costs, Conflicts and Standard of Conduct – What fees and conflicts are there?

An initial meeting is scheduled with a prospective client at no cost or obligation. The purpose of the meeting is to gather information from the prospective client and to discuss the types of service we provide.

Our fees are billed in arrears at the end of each calendar month based upon the value (market value or fair market value in the absence of market value), of the clients’ account. Fees will be debited from clients account in accordance with the client authorization in their agreement with the custodian.

There could be additional fees for financial planning services.

On occasion, we may provide project work services and charge a one-time fee based on the time commitment and level of complexity of the project. All fees will be agreed upon in a separate statement, which will become part of the Advisory Agreement. When we charge a client their fee for advice or for a special project arrangement, the fees will be deducted directly from the client's account. Upon special request from the client, we may invoice the client directly.

Clients understand that other clients of ours may have different fee rates and payment plans for similar services. We retain the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee schedule. The circumstances include the complexity of the clients, assets to manage, anticipated future additional assets, related accounts, portfolio style, account composition and reports, among other factors. Discounts, not generally available to our advisory clients, may be offered to family members and friends of associated persons of our firm. The specific annual fee schedule is identified in the Advisory Agreement between us and each client. We may group related client accounts for the purposes of achieving the minimum account size requirements and determining the annualized fee.

On occasion, a client may request professional model-based portfolio managed through TIA, which is under common ownership with TIA WM. TIA manages portfolios on a discretionary basis and will charge a fee for its services. In such situations, the client will pay the TIA management fee and will not continue to pay fees through TIA WM.

At the time you signed your Advisory Agreement, you were provided with the fee that would be applied for our ongoing advisory services. As described in Form ADV Part 2A and your Advisory Agreement, you may pay additional fees to your custodian or executing broker to purchase and sell securities. From time to time, we may recommend certain insurance coverage and will participate in those fees. At such time, those fees will be disclosed.

Item 4 - Disciplinary History – does the firm or its professionals have legal or disciplinary history?

No, there have not been any civil or criminal actions brought against TIA, TIA WM, or their owner, Burton P. Street. For more information refer to Form ADV Part 2B, investor.gov/CRS, and adviserinfo.sec.gov.

Item 5 - Additional Information – what additional information might I find useful?

Investment planning is an ongoing process. Our advice includes our recommendation that you have your financials reviewed with the appropriate professional advisor on an annual basis or when significant changes occur within your personal circumstances. For example, we recommend:

1. An annual review of your insurance policies.
2. A regular review of your legal documents.
3. An annual review of financial documents.
4. A regular review of your family tree. Have all new family members been considered in appropriate planning measures?
5. Maintaining an inventory and marking the location of all important documents and pertinent information.
6. Providing us with any material changes related to your financial situation.

If at any time you need referrals for professional advisors, we can provide those to you, however, we suggest you review all options including separate due diligence.

For additional information pertaining to TIA WM, its advisors, fees and expenses, scope of services, potential conflicts of interest, please reference the most recent Form ADV Parts 2A and 2B. If you are interested in receiving an updated copy at no charge, email Jessica Carson at jcarson@tiadvisors.com or call 317-254-5842 to submit the request.