

Customer Relationship Summary

25434 Prairiewood Lane | Shorewood, IL 60404

(866) 777-4015 | <https://www.srpretire.com/>

WELLth Advisory Services, LLC

Item 1 - Introduction

WELLth Advisory Services, LLC (CRD No. 330537) is registered with the Securities and Exchange Commission as an investment adviser. Advisory services and fees are different from brokerage services and fees. It is important to understand the difference and carefully consider which account type and the services that are right for you. This document provides a summary of the types of services provided by WELLth Advisory Services, LLC and the associated fees. In addition, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which provides educational materials about broker/dealers, investment advisers, and investing.

Item 2 - Relationships & Services

What investment services and advice can you provide me?

WELLth Advisory Services, LLC provides investment advisory, discretionary investment management and financial planning services to individuals and families. If you open an advisory account, generally you will pay an on-going asset-based management fee and will select to be billed in advance or at the end of each quarter for our services. Ongoing asset-based management fees are based on the value of the cash and investments in your advisory account. We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. You will receive quarterly statements that reflect your portfolio performance. You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”). We also offer financial planning services that are charged on an hourly or fixed fee basis. We do not provide ongoing services to financial planning clients, but advisors may schedule meetings at client request to discuss updates to their plans, changes in their circumstances, etc.

WELLth Advisory Services, LLC also provides point-in-time investment advice to participants in employer-sponsored retirement plans.

***Conversation Starters:** 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?

You will pay a fee for our services based upon the type of service you receive. This can include asset-based fees, fixed fees, hourly fees, set up fees, third party asset management fees, and program fees. Any fees paid, and the frequency charged will be agreed upon by you and WELLth Advisory Services, LLC when contracting with WELLth Advisory Services, LLC for investment advisory services:

- Asset based fee: The fee is a percentage of all assets in your account, charged on an ongoing basis
- Fixed fee: The fee is a set amount, charged either one-time or on an ongoing basis
- Hourly fee: The fee is a set amount and based on the aggregate number of hours of service provided
- Set-up fee: The fee is a set amount, charged one time

Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. If you pay an asset-based fee, the more assets there are in your account, the more you will pay in fees. You will pay fees and costs whether you make money 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.

In general, WELLth Advisory Services, LLC does not have a minimum amount to open and maintain an account however certain third-party asset managers and advisors may require a minimum investment in order to open a managed account. The specific amounts are detailed in the third-party asset managers’ agreements or in the WELLth Advisory Services, LLC Asset Management Agreement, as negotiated by the client and WELLth Advisory Services, LLC advisors. Accounts below the stated minimums may be accepted on an individual basis at the discretion of WELLth Advisory Services, LLC and the platform sponsor. Additional information about compensation is available in our Form ADV Part 2A.

What are your legal obligations to me when acting as my investment adviser?

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. Our advisors may:

- Buy or sell securities and other investments that are also recommended to clients. To minimize this conflict of interest, advisors will place client interests ahead of our own interests and adhere to our Code of Ethics.
- Recommend the use of other independent investment advisors or asset management program sponsors that provide specialized investment advisory services. Under these circumstances we will share a portion of the advisory fee that the other independent investment advisor charges the client.
- Use the services of qualified custodians to hold client assets. The custodians provide WELLth Advisory Services and our advisors with products and services that may be used to benefit us but may not directly benefit our client accounts. They do provide us with support in our client account management and servicing. Some of the services that we utilize include trading software and technology; research, pricing, and other market data; assistance with back-office functions including recordkeeping and client reporting.

How else does your firm make money and what conflicts of interest do you have?

WELLth Advisory Services, LLC does not offer proprietary products, receive payments from third parties for investment advice, participate in a revenue sharing agreement or conduct principal trading. We therefore have an incentive to grow the assets in your account to increase our advisory fees. Additional information about conflicts of interest is available in our Form ADV Part 2A.

How do your financial professionals make money?

Financial professionals are compensated based on a percentage of assets under management. The percentage charged is based on the scope and complexity of your account, the amount of time and expertise required as well as the account value. Financial professionals can also make money by providing financial plans or hourly consulting.

Conversation Starters: “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?”
 “How might your conflicts of interest affect me, and how will you address them?”

Item 4 - Disciplinary History

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

Yes, we encourage you to visit [Investor.gov](https://www.investor.gov) for a free and simple search tool to research our firm and our financial professionals. 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.

Conversation Starter: “As a financial professional, do you have any disciplinary history?” “For what type of conduct?”

Item 5 - Additional Information

Some of our Financial Professionals are registered representatives of LPL Financial LLC (“LPL”), an SEC registered investment adviser and [FINRA/SIPC](https://www.finra.org) member broker/dealer. Your Financial Professional can offer you brokerage services through LPL or investment advisory services through WELLth Advisory Services, LLC. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. Your Financial Professional can earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing [LPL’s Form CRS – Customer Relationship Summary](#) and having a discussion with your Financial Professional. You can also access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which provides educational materials about broker/dealers, investment advisers, and investing.

You could also open a brokerage account with a broker/dealer, where you pay a transaction-based fee, generally referred to as a commission, when the broker/dealer buys or sells an investment for you. With a broker/dealer, you can select investments, or the broker/dealer may recommend investments for your account, but the ultimate decision to buy or sell will be yours. A broker/dealer must act in your best interest and not place its interests ahead of your interest when recommending an investment or an investment strategy involving securities. When a broker/dealer provides any service to you, the broker/dealer must treat you fairly and comply with a number of specific obligations. Unless you and the broker/dealer agree otherwise, the broker/dealer is not required to monitor your portfolio on an ongoing basis. If you were to pay a transaction-based fee in a brokerage account, the more trades in your account, the more fees the broker/dealer charges you. Consequently, the broker/dealer has an incentive to encourage you to trade often. You can receive investment advice in either type of account, depending on the fee structure you prefer. To request an updated Customer Relationship Summary, please contact us at (866) 777-4015.

Conversation Starter: “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?”