

Relevant Wealth Advisors, LLC
Form CRS – Client Relationship Summary

Introduction

Relevant Wealth Advisors (RWA) is an investment advisor registered with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ, and it is important that you understand the services RWA provides and costs associated with those services. This Form CRS is designed to provide you an easy-to-read overview of our services, conflicts with providing those services, and fees and costs associated with those services. This Form CRS also provides you “Conversation Starters” or considerations you might want to discuss with your financial professional. Free and simple tools are available at investor.gov/CRS, which provides educational materials about investment advisers and investing.

What types of investment services and advice can you provide me?

Our advisory services include wealth management, financial planning, consultations on wealth transfer, estate planning, income taxes, retirement planning, education funding and charitable gifting. We are also the sponsor and manager of a wrap-fee program that provides continuous investment advice based on each client’s specific needs. The minimum account size to participate is generally \$10,000,000. For certain qualified retail clients, we may recommend our proprietary fund of hedge funds. In this strategy, we select a portfolio of hedge fund managers to create a fund of funds. Our advisory accounts are managed on a discretionary basis, which means we do not need to call you when buying or selling in your account. You will sign an investment management agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship. Additional information about our advisory services can be found in Item 4 of our ADV Firm Brochure and Item 4 of our ADV Wrap Fee Program Brochure, or on our website at relevantwealth.com.

Conversation Starters:

- *Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage 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?

Fees and costs affect the value of your account over time. For advisory services (traditional and Wrap Program), you will typically be charged a flat percentage rate fee payable in arrears in quarterly installments at the end of each calendar quarter based on the average daily balance of your entire account. This means that the more assets you invest in your account, the more you will pay in fees, and therefore we have an incentive to encourage you to increase your advisory account assets. Other fees and costs you will pay directly or indirectly include custodian fees, trading and brokerage service fees, other transaction fees and/or other expenses associated with your investments and outlined in your investment management agreement. This may include fees related to mutual funds and other transactional fees and product-level fees. Read more about our fees starting on Item 5 of our ADV Brochure. Your specific fee schedule can be found in your investment management agreement. We will earn fees whether you make or lose money 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:

- *Help me understand how these fees and costs will 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 do you determine what fee I will be charged?*

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 you. For example, our employees are permitted to invest in the same securities as you. To mitigate this conflict, employees must receive pre-approval, trading is continually monitored, and all of our clients must receive full allocations for their desired investments in that security first. Another example is that we may receive an economic benefit from brokers in the form of the support products and services they make available to us and we recommend various broker-dealers or custodians for various products or custodial services. To mitigate these conflicts, we do not recommend brokers on a transaction basis, and we receive no compensation or soft dollar benefits of any kind. Additional information about our conflicts of interest can be found in Item 10 of our ADV Firm Brochure and Item 9 of our ADV Wrap Fee Program available online at relevantwealth.com, at adviserinfo.sec.gov or upon request.

Conversation Starters:

- *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 employees of the firm and are paid a fixed monthly salary. They may also receive a discretionary bonus that may be based on firm wide revenue goals.

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

No, our firm and financial professionals do not have any legal and disciplinary history. Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters:

- *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 adviserinfo.sec.gov by searching CRD #1489. You may also contact our firm at (415) 925-4000 and talk to any one of our investment professionals or support staff. A copy of our Form CRS can be obtained upon request or by visiting us at www.RelevantWealth.com

Conversation Starters:

- *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?*