

# WEALTH ANALYTICS PARTNERS, LLC

## Form CRS Relationship Summary

We are an investment adviser registered with the Securities and Exchange Commission that offers advisory accounts and services rather than brokerage accounts and services. There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

### RELATIONSHIPS AND SERVICES

#### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer the following investment services to retail investors.

##### Investment Management Services

- \* We offer investment management services where we will discuss your investment goals, help you design a portfolio to achieve your investment goals, and regularly provide you advice and monitor your account.
- \* We review your portfolio no less than quarterly and will reach out to you by phone, e-mail, or in person at least annually to discuss your portfolio.
- \* We will buy and sell investments in your account without asking you in advance (“discretionary account”).
- \* Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might have lower costs.
- \* We require that you invest at least \$1,000,000 to obtain our investment management services. We can waive the minimum investment at our sole discretion.

##### Financial Planning Services

- \* Our financial planning services involve using in-depth personal interviews, the review of various financial documents, and/or confidential questionnaires to gather information about your current financial situation and future financial goals.
- \* We review the information gathered and provide recommendations. The recommendations can be in the form of a written plan or another manner depending on your needs and at our discretion.
- \* Once we deliver our recommendations, we do not monitor your financial situation on an ongoing basis. You must contact us if you have any significant changes in your financial situation and we will update your plan upon your request.

FOR ADDITIONAL INFORMATION, please see our [Form ADV Part 2A](#) brochure Items 4, 7, and 13.

##### 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 these qualifications mean?*

### FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

#### WHAT FEES WILL I PAY?

Fees and costs affect the value of your account over time. The following summarizes the fees and costs you will pay for our advisory services.

##### Investment Management Fees

- \* The amount you pay to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and is generally deducted directly from your account.
- \* Our fees vary and are negotiable in certain instances at our sole discretion. The amount you pay will depend, for example, on the services you receive and the dollar value of assets in your account.
- \* You will pay fees to a broker-dealer or bank that will hold your assets such as custodian and account maintenance fees. Some investments (such as mutual funds, index funds, exchange-traded funds, or money market funds) impose additional fees that will reduce the value of your investment over time.
- \* You pay our fee quarterly even if you do not buy or sell.
- \* An asset-based fee may cost more than a transaction-based fee, but you may prefer an asset-based fee if you want continuing advice or want someone to make investment decisions for you.

## Financial Planning Fees

- \* We charge an hourly fee (due when we deliver our recommendations) or a fixed fee (half the fee is due upfront, the rest upon presentation of the plan). Our fees vary and are negotiable. The amount you pay will depend on the complexity of your situation and your needs.

**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.

### **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?**

We are held to a fiduciary standard that covers our entire investment advisory relationship with you including monitoring your portfolio, investment strategy, and investments on an ongoing basis.

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.

- \* The more assets you have in your advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the assets in your account to increase the amount we earn (i.e., recommend that you rollover your retirement plan account or transfer assets to our firm).
- \* We can make extra money if you act on our financial planning recommendations and you choose to open an advisory account through us.

### **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals are employees of the firm and are paid a fixed monthly salary. Some of our financial professionals are managing members of our firm benefiting from the overall profits of the firm, which gives them an incentive to make recommendations to you that increase the firm's profitability. Other financial professionals are compensated for successfully bringing new clients to the firm and therefore have an incentive to encourage you to choose our firm as your investment adviser.

Neither the firm nor our financial professionals receive any additional compensation (i.e., product commissions, proprietary products, revenue sharing, etc.) in connection with providing investment advice to you.

**FOR ADDITIONAL INFORMATION**, please see our [Form ADV Part 2A](#) brochure Items 4, 5, and 10 and any brochure supplement your financial professional provides.

#### **QUESTIONS TO ASK US:**

- ▶ *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?*

## **DISCIPLINARY HISTORY**

### **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?**

**NO.** Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) or a free search tool to research us and our financial professionals.

#### **QUESTIONS TO ASK US:**

- ▶ *Do you or your financial professionals have a disciplinary history? For what type of conduct?*

## **ADDITIONAL INFORMATION**

### **HOW DO I GET ADDITIONAL INFORMATION ABOUT YOUR FIRM AND SERVICES?**

**FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES**, see our Form ADV brochure on [www.investor.gov/CRS](http://www.investor.gov/CRS), [www.adviserinfo.sec.gov/IAPD](http://www.adviserinfo.sec.gov/IAPD), and any brochure supplement your financial professional provides. Call us at (858) 794-2100 to request up-to-date information and request a copy of the relationship summary.

#### **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?*