



## STRATEGIC WEALTH ADVISORS

5784 Widewaters Parkway

First Floor

DeWitt, NY 13214

### **RS PETRELL & ASSOCIATES DBA STRATEGIC WEALTH ADVISORS FORM CRS (CLIENT RELATIONSHIP SUMMARY)**

Strategic Wealth Advisors (“our firm” “we” “us”) is registered with the Securities and exchange Commission as an investment Advisor.

**BROKERAGE AND INVESTMENT ADVISORY SERVICES AND FEES DIFFER, AND IT IS IMPORTANT FOR THE RETAIL INVESTOR TO UNDERSTAND THE DIFFERENCES. FREE AND SIMPLE TOOLS ARE AVAILABLE TO RESEARCH FIRMS AND FINANCIAL PROFESSIONALS AT [INVESTOR.GOV/CRS](https://www.investor.gov/crs)**

#### **[What investment services and advise can you provide me?](#)**

We provide investment advisory services on a non-discretionary basis, meaning that we will inform you before we make any investment decisions for your account. Our investment strategies range from low fee mutual funds along with individual equities, exchange traded funds to a mixture of fixed income products. Advisory accounts are monitored frequently, and clients are updated at least quarterly. Strategic Wealth Advisors has representatives who provide brokerage service to clients. Securities may be offered to retail investors that are commission based. The commission is charged as a one- time fee associated with the purchase and sale of securities in non- advisory accounts.

#### **[Conversation starters](#)**

Ask your financial professional:

Given my financial situation, should I choose an investment advisory service or brokerage service? Why or why not?

How will you choose investments to recommend to me?

What is your experience, including your licenses, education and other qualifications? What do these qualifications mean?

**FOR ADDITIONAL INFORMATION REGARDING OUR SERVICES, PLEASE SEE OUR FORM ADV PART 2a**

#### **[What fees will I pay?](#)**

For our advisory clients you will pay an annual fee based upon a percentage of the assets we manage for you. You may also pay custodial fees to the broker-dealer that holds your assets, ETF and mutual fund fees, and a transaction fee may be incurred when we buy or sell an investment in your account. **YOU WILL PAY FEES AND COSTS WHETHER YOU MAKE OR LOSE MONEY. FEES AND COSTS HAVE AN EFFECT ON THE PERFORMANCE OF YOUR INVESTMENTS. PLEASE REFER TO OUR ADV PART 2a item 5 page 5 for more information.**

For our brokerage accounts there is a one- time commission paid to the representative for the purchase or sale of a security. There may be custodial fees to the broker dealer as well. Brokerage accounts are not monitored on a regular basis.

#### **[Conversation Starters](#)**

Ask your financial professional:

Help me understand how these fees and costs may affect my investments over time if I were to give you \$10,000. How much of this amount will go to fees and costs and how much will be invested?



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

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

When we act as your investment advisor, 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.

We receive client referrals from a third party to whom we pay referral fees. This is a conflict of interest because we have an incentive to pay referral fees so that the party will refer clients to us that they might otherwise not refer to us.

FOR MORE INFORMATION ON OUR CONFLICTS PLEASE REFER TO OUR FIRM ADV PART2a

*Conversation starter*

*Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?*

How do financial professionals make money?

Our financial professionals are paid fees based on a percentage of the clients invested advisory assets. Financial professionals who are registered with a broker dealer may receive payment in the form of commission received from a brokerage transaction.

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

The firm has no disciplinary history, however one of our financial professionals does. Please refer to our ADV Part 2a item 9 and visit [investor.gov/crs](http://investor.gov/crs) for a free and simple tool to research our firm and financial professionals.

*Conversation starters*

Ask your financial professional: As a financial professional do you have any disciplinary history? For what type of conduct?

Ask your financial professional: Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

For additional information, please see our Form ADV Part 2a or visit our website at [www.strategicwealthadvisors.net](http://www.strategicwealthadvisors.net). If you would like more up-to-date information or to request a copy of this client relationship summary, please contact us at 315-218-7350