

Quincy Wells Advisors, LLC
Form CRS Customer Relationship Summary
July 2025

Introduction

Quincy Wells Advisors, LLC (the “firm”) is registered with the Securities and Exchange Commission (SEC) as a registered investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

Terms to know:

- A **broker-dealer** is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account.
- An **investment adviser** is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

What investment services and advice can you provide me?

We offer full-service discretionary and non-discretionary investment advice to retail investors, including offering securities recommendations, choosing third party money managers, providing financial planning and account monitoring services. We may act with discretion in advisory accounts, where your financial advisor makes the final determination on the purchase or sale of investments, if you provide approval for such a relationship. We do not impose account value minimums, although our independent financial professionals may choose to do so.

Conversation Starters – Ask your financial professional:

- Given my financial situation, should I choose an advisory relationship? 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?
- How do my investment objectives affect how you will manage my account?

What fees will I pay?

You will pay investment advisory fees based on the total assets we manage in your account. These fees may be considered Wrap, where we charge a single fee and pay all brokerage and transaction fees on your behalf from our fees. You may pay more or less for this type of relationship depending on the rates we can negotiate with the custodian of your assets, therefore incentive may exist for the firm or your financial professional to encourage you to leverage a Wrap relationship.

Some types of investments incur ongoing operational expenses which are directly or indirectly passed on to you.

You may also pay fees for operational services provided through your account, such as custodial fees and account maintenance fees. These fees are charged at least annually and may be waived under certain conditions. Additionally, these fees may be wrapped into the advisory fees as described above.

If you hire us to write a financial plan, you will pay a fee, which will depend on complexity of the plan.

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.

Conversation Starter – Ask your financial professional:

- 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?

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, 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 affect the recommendations, we provide to you. Here are some examples to help you understand what this means:

- Our affiliate Broker/Dealer receives revenue by having your accounts held at certain custodians and receives liquidity rebates if the transactions result in liquidity credits.
- Revenue sharing, such as when we may receive solicitor compensation through an affiliated broker.
- If we negotiate a lower fee for custody and services, a Wrap relationship may increase the amount of advisory fees we can keep.

Conversation Starter – Ask your financial professional:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

The firm's financial professionals are compensated based on a percentage of revenue generated from the advisory services provided to clients. This compensation may vary by client and custodians and are therefore incentivized to charge higher fees and direct accounts to certain custodians.

Do your financial professionals have legal or disciplinary history?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter – Ask your financial professional:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Where can I find additional information?

For additional information about our services, please contact us at admin@quincywellsadvisers.com for offering materials provided by the firm. If you would like additional, up-to-date information or a copy of this disclosure, please call (312) 356-4400.

Conversation Starter – Ask your financial professional:

- 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?