

# FORM CRS - 2024

## ***C.W. O'Conner Wealth Advisors, Inc.***

C.W. O'Conner Wealth Advisors, Inc. is registered with the Securities and Exchange Commission as an Investment Adviser and provides advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which provides educational materials about broker-dealers, investment advisers, and investing. This is a summary of services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

### **What investment services and advice can you provide me?**

We offer the following investment advisory services to retail investors: *Wealth Management Services and Selection of Other Advisers*. Detailed information regarding our services, fees, and other disclosures can be found in our Form ADV Part 2A Items 4, 7, 13 at <https://adviserinfo.sec.gov/firm/brochure/125646>.

*Account Monitoring*: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a monthly or quarterly basis based on various factors.

*Investment Authority*: We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer non-discretionary investment management services whereby we will provide advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

*Investment Offerings*: We offer advice on the following types of investments or products: equity securities, corporate debt securities (other than commercial paper), certificates of deposit, municipal securities, mutual fund shares, United States government securities, money market funds, REITs, ETFs and private placements.

*Account Minimums and Requirements*: In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively. We impose a minimum fee requirement to open and maintain an advisory account.

### **Key Questions to Ask Your Financial Professional**

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?

### **What fees will I pay?**

The following summarizes principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A:

<https://adviserinfo.sec.gov/firm/brochure/125646>.

**Asset Based Fees:** Payable as invoiced. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;

**Fixed Fees:** Payable as invoiced;

**Other Advisory Fees:** In addition to our fees, clients are charged fees by third party money managers, which are separate and apart from our fees. 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. Examples of the most common fees and costs are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments.

### **Key Questions to Ask Your Financial Professional**

Help me understand how 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 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. Here are some examples to help you understand what this means. We do not make any money from our investment advisory services except as described above. Refer to our Form ADV Part 2A: <https://adviserinfo.sec.gov/firm/brochure/125646>.

### **Key Questions to 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?**

Our Company and the financial professional servicing your account(s) are paid a salary, based on the revenue the firm earns from the person's services or recommendations.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple research tool.

You can find additional information about our investment advisory services and request a copy of the relationship summary at 770-368-9919 or at <https://adviserinfo.sec.gov/firm/brochure/125646>.

### **Key Questions to 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?