

Introduction

180 Wealth is a Registered Investment Advisory firm registered with the Securities and Exchange Commission. While there are many ways to get help with your investments, it is important to know the difference between investment advisory firms and brokerage service firms. You should carefully consider which types of accounts and services offered are right for you. This document gives you a summary of the types of services we provide and how you pay for these services.

There are free and simple educational tools available through the SEC website at www.investor.gov/CRS to research firms and financial professionals. The site also provides educational materials about investment advisors, broker-dealers, and investing.

What investment services and advice can you provide me?

180 Wealth Advisors offer advisory services in the form of a wrap account as well as a stand-alone financial plan. The wrap account covers all services provided by our firm. Some of these include trading, custody services, investment and performance monitoring, financial planning and all back-office services and support provided by our staff. We also offer clients a stand-alone financial plan. This service includes only planning services and does not include investment and performance monitoring.

With the wrap account service, we offer advice on a regular basis tailored to fit your situation. We discuss your investment goals, design a strategy for your situation using information available at the time to achieve those goals, monitor your account on an ongoing basis and update your situation as changes come. This service includes the option to do a financial plan. Once the relationship is established, we will contact you (by phone, e-mail or in person) to review and discuss your portfolio as it relates to your goals.

You can choose a discretionary account service that allows your advisor to buy and sell investments in your account without asking you in advance or we can give you advice on a non-discretionary basis allowing you to make the investment decision which we will implement for you.

Our investment advice covers stocks, bonds and cash equivalents either directly or through a product such as mutual funds, exchange traded funds and annuities. 180 Wealth does not have nor offer proprietary products.

We do not have a minimum account size and will determine if a relationship between a client and 180 Wealth Advisors is feasible given the structure of our firm and services.

Additional information about our advisory services is located in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/284921>.

What fees will I pay?

For the wrap fee account service, the fee is assessed on a quarterly basis and covers all cost related to our servicing of the account. The asset-based fee will be deducted from your account on a quarterly basis regardless of the activity within your account. This fee will reduce the value of the account accordingly.

Please know, the wrap fee varies with the size of the account(s). As your account(s) grows, the fee will grow and vice versa. We believe this aligns 180 Wealth Advisor's compensation incentive better with your goals. For the stand-alone financial plan, there is an upfront fee plus an hourly fee. Unless you have an account managed by us, there will be no wrap account fee.

Some investment products add additional fees. Investments (such as mutual funds, exchange traded funds and variable annuities) impose additional (internal) fees that are taken directly from the value of the underlying investment.

180 Wealth may align with a 3rd party investment advisor to provide investment services. In these circumstances, a separate fee is assessed by the 3rd party advisor and can be deducted from the account balance separate from the fee paid to 180 Wealth Advisors.

The wrap fee is charged on an account whether money is made or lost and will affect the value of your account value over time. Please ask your financial advisor to give you personalized information on the fees and costs that you will pay.

Additional information about our fees is located in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/284921>

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?

Our obligation is to you. When we act as your investment advisor, we must abide by certain fiduciary rules and regulations in our dealings with you. By this, we are held to a fiduciary standard that covers our entire investment advisory relationship. To avoid any conflict of interests, our pay is from the wrap fee or the stand-alone financial plan and hourly fee and does not come from products and services bought and sold on your behalf.

The wrap fee covers all cost associated within this type of relationship. Because of this, we feel incentivized to bring these costs down as much as possible while maintaining and creating value to our clients.

Additional information about our conflicts of interest is located Item 4 of our Wrap Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/284921>.

How do your financial professionals make money?

Your financial advisor's earnings come from the wrap fee paid by your account. The wrap fee is calculated from the balance of your account. For the stand-alone financial plan, the advisor will be paid a one-time fee plus an hourly fee for the time involved.

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

180 Wealth Advisors do not have legal and disciplinary events. Visit www.investor.gov by searching CRD #284921 to get a free and simple search tool to research our firm and our financial professionals.

Additional Information

To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, account or financial professional, contact us in writing at our address.

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #284921. You may also contact our firm at (253) 394-0720 to request a copy of this relationship summary and other up-to-date information.

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 those qualifications mean?
- Help me understand how these fees and costs may 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?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- 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?