

**WealthTrak Advisors**  
**March 8, 2024**  
**FORM CRS**

WealthTrak Capital Management, LLC dba WealthTrak Advisors is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, 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 also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the 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: **Sponsor and Manager of a Discretionary Portfolio Management Program; Financial Planning Services; Advisory Consulting Services; Selection of Other Advisers; Sub-advisory Services; and Pension Consulting.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 5, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/summary/160057>.

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis.

**Investment Authority:** We manage investment accounts on a *discretionary* basis whereby *we will decide* which investments to buy or sell for your account. 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.

**Investment Offerings:** In our Discretionary Portfolio Management Programs, we generally recommend all types of securities and we do not necessarily recommend one particular type of security over another since each client has different needs and different tolerance for risk. In particular, the securities we may recommend include, but are not necessarily limited to equity securities, warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities, US Government securities, options contracts on securities and commodities, and others. We may advise on variable insurance product sub-accounts and/or brokerage accounts where we have access to all types of securities.

**Account Minimums and Requirements:** In general, we require a minimum account size of \$50,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size.

***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 the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/summary/160057>

- **Asset Based Fees** - Depending on the arrangements made at the inception of the engagement, we may agree to our annual asset portfolio management fee being billed and payable quarterly or monthly in advance. For certain legacy clients whose accounts are maintained on a separate third-party platform, billing may be monthly in arrears.
- **Hourly Fees** - Depending on the arrangements made in the agreement for services, fees may be due either upon completion of services rendered, at the inception of the advisory relationship or we may either require that you pay 50% of the fee in advance and the remaining portion upon the completion of the services rendered.
- **Fixed Fees** - Depending on the arrangements made in the agreement for services, fees may be due either upon completion of services rendered, at the inception of the advisory relationship or we may either require that you pay 50% of the fee in advance and the remaining portion upon the completion of the services rendered.

- **Other Advisory Fees** - In addition to our fees, we may also be compensated by advisory fees charged by third party money managers and/or fees related to variable annuities, which are separate and apart from our fees.

Examples of the most common fees and costs applicable to our clients are: Account maintenance fees; Third Party Manager/Platform fees; fees related to mutual funds and exchange-traded funds; and other product-level fees associated with your investments.

***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.***

***Key Questions to 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 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.

- **Third-Party Payments:** Certain persons providing advice on behalf of our firm are registered representatives with a broker-dealer. These persons receive compensation in connection with the purchase and sale of securities or other investment products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment products based on the compensation received rather than solely based on your needs.
- **Third-Party Payments:** Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn transaction-based compensation for selling insurance products. Insurance compensation is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating compensation rather than solely based on your needs.

Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/summary/160057> to help you understand what conflicts exist.

***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 compensated by receiving a percentage of the fees we collect. Financial professionals' compensation is 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?**

Yes, while our firm has no legal or disciplinary history to disclose, our financial professionals do have legal or disciplinary history to disclose. These events are disclosed in the specific individual's Form U4. These documents can be found by going to [Investor.gov/CRS](https://investor.gov/CRS).

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

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 757-523-1250 or click the link provided <https://adviserinfo.sec.gov/firm/summary/160057>

***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?**