

June 16, 2020

<p>Item 1. <u>Introduction</u></p>	<p>Liberty Wealth Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an 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, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p>What investment services and advice can you provide me?</p> <p>We offer investment advisory services to retail investors, including Wealth Management, Financial Planning and Consulting services to individuals, high net worth individuals, trusts, estates, endowments, institutions, individual participants of retirement plans, pension and profit-sharing plans, charitable organizations, corporations and other businesses.</p> <p>Monitoring Wealth management accounts are periodically monitored and reviewed with the client by Michael Parry, President and Chief Compliance Officer. On a regular basis the Investment Committee meets to determine whether securities used in client portfolios need to be changed or portfolio allocations adjusted. Funds are reviewed for changes in management or changes in management style.</p> <p>Investment Authority For clients with discretionary authority, we can decide the specific securities to trade, the quantity of such securities and the timing of securities transactions for client accounts. For clients that have not granted us discretionary trading authority, we will consult with the client prior to each trade.</p> <p>Limited Investment Offering We reserve the right to advise clients on any type of investment that we deem appropriate based on the client’s stated goals and objectives. We may also provide advice on any type of investment held in a client’s portfolio at the inception of the advisory relationship or on any investment on which the client requests advice.</p> <p>Account Minimums and Other Requirements Generally, we require clients to maintain a Client Relationship size of at least \$500,000 for establishing an account. In certain circumstances, account minimums are negotiable depending on a client’s financial situation.</p> <p>More information about our services can be found on Part 2 of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/161997.</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?
<p>Item 3.a. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>A. What fees will I pay?</p> <p>Our standard annual fee is charged quarterly in advance, and is generally between 1.00% and 1.50% for accounts under \$10 million. For accounts over \$10 million, fees are negotiable. More information about our firm’s fees are included in Part 2 of Form ADV: https://adviserinfo.sec.gov/firm/summary/161997.</p> <p>In addition to our management fees, clients may incur certain charges imposed by custodians, brokers, and other third parties. Mutual funds and exchange traded funds also charge management fees, which are disclosed in a fund’s prospectus.</p> <p>Our maximum hourly fees for financial planning and consulting are \$500. Financial planning may also be charged on a fixed fee basis, which depends upon the complexity of the client situation. We reserve the right to waive financial planning fees for clients who separately contract for portfolio management services.</p>

FORM CRS – CUSTOMER RELATIONSHIP SUMMARY

	<p>Tax preparation fees range from \$250 to \$1,000 depending on the complexity of the return.</p> <p>We do not charge performance-based fees.</p> <p>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.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • Help me understand how these fees and costs might affect my investments. If I give you \$500,000 to invest, how much will go to fees and costs, and how much will be invested for me?
<p>Item 3.b. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>B. 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?</p> <p>When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. Below are some examples of where conflicts could arise. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you.</p> <ul style="list-style-type: none"> • We require wealth management clients to use Pershing Advisor Solutions (PAS) for brokerage and custodial services. We do not have the authority to negotiate commissions or to necessarily obtain volume discounts, and best execution may not always be achieved. • Certain of our Investment Advisory Representatives are licensed to sell life, health, disability and long-term care insurance, and may receive usual and customary commissions. As a result of commissions received, a potential conflict of interest may exist with advisory clients’ interests. <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>More information about conflicts of interest between us and our clients is available on Part 2 of our Form ADV, which can be found at https://adviserinfo.sec.gov/firm/summary/161997.</p> <p><u>How do your financial professionals make money?</u> Our financial professionals receive a salary and may receive a discretionary bonus.</p>
<p>Item 4. <u>Disciplinary History</u></p>	<p><u>Do you or your financial professionals have legal or disciplinary history?</u> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Item 5. <u>Additional Information</u></p>	<p>Additional information about our services can be found at www.libertywealthadvisors.com. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact us at 203-323-6666.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?