

CTA Wealth Advisors, Inc.
Form CRS Customer Relationship Summary – February 28, 2024

Introduction

CTA Wealth Advisors, Inc. (“CTA”) 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 www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Advisory Services: CTA provides advisory services through The Wealth Development System™. The primary components of The Wealth Development System™ are The Strategic Profile Process™, The Critical Factors Analysis™ and The Breakthrough Blueprint™. CTA offers two fee-based ongoing investment asset management programs. CTA’s proprietary advisory program is known as the Investment Update Service. CTA may recommend Buckingham Strategic Partners advisory programs. Services offered through these programs may be on a discretionary or non-discretionary basis. On a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. You may impose reasonable restrictions. On a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments. Advisory accounts are monitored on a regular and ongoing basis as part of our standard advisory services. In addition to custodian statements, investment reports are provided quarterly or semi-annually. Advisory account minimum size is \$500,000, although we retain the right to waive this requirement.

Financial Planning Services: We will evaluate clients’ current financial situation and provide recommendations as necessary. This may include but is not limited to: Asset Allocation, Retirement Planning, Education Funding, Estate Planning, Insurance, etc.

Hourly Planning Engagements: For clients who need advice on a limited scope of work, CTA offers hourly planning engagements.

For additional information, please see Items 4 and 7 of our Form ADV, 2A Brochure available at:
<https://adviserinfo.sec.gov/firm/summary/113007>

Conversation Starters. Ask your financial professional...

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

Advisory Services: Ongoing annual management fees for Advisory Services are negotiable and based on the value of assets managed. Fees for Investment Update Service are paid in arrears, upon receipt of an invoice, following every investment cycle. Fees for Buckingham Strategic Partners are paid in advance quarterly (calendar year). Fees typically run between 0.6% and 1.0% of assets under management per year.

Financial Planning Services: Advisory Representatives will conduct services for a fixed flat-fee, or for an hourly fee ranging from \$225 to \$750 per hour. All fees are agreed upon in advance and subject to negotiation.

Hourly Planning Engagements: CTA’s hourly fees range from \$100 to \$750 per hour.

Some fee arrangements create conflicts of interest described in more detail in our Form ADV, Part 2A. It is important to understand that the more assets held in a client’s account, the more the client will pay in fees. We therefore have an incentive to encourage a client to increase the assets in their account. There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as

custodial fees, exchange traded or mutual fund fees and expenses, brokerage fees and commissions, and other fees on brokerage accounts and securities transactions.

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.

For additional information, please see Item 5 of our Form ADV, 2A Brochure available at:
<https://adviserinfo.sec.gov/firm/summary/113007>

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 as my broker-dealer or 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. As an example, smaller accounts receive less compensation for services provided. Additionally, the more assets the client has in his/her account, the more we receive in fees.

Advisory Associates of CTA are Registered Representatives with an unaffiliated broker-dealer. As such, they receive initial and/or ongoing commissions for purchasing/servicing commissionable products. Advisory Associates of CTA are licensed insurance professionals. As such, they may receive compensation for the sale of insurance products. Advisory Associates of CTA may be registered tax preparers with the California Tax Education Council. As such, they may recommend tax services to clients. For these reasons, this gives our firm and/or our supervised persons an incentive to recommend products and/or services based on the compensation received. Advisory Associates of CTA are able to receive separate, yet customary compensation resulting from implementing strategies on behalf of advisory clients. The implementation of any or all recommendations is solely at the discretion of the client. **You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you.**

Conversation Starter. Ask your financial professional...

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

For additional information, please see our Form ADV, 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/113007>

How do your financial professionals make money?

Our financial professionals are compensated through an agreed upon salary plus a discretionary bonus. Shareholders may receive Shareholder Distributions of firm profits.

Do your financial professionals have legal or disciplinary history?

No, neither our firm nor our financial professionals have any legal or disciplinary history. Visit www.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?

Additional Information

If you would like additional, up-to-date information or a copy of this disclosure or our Form ADV, Part 2A, please call us at (818) 841-1746.

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?