

April 10, 2024

## PART 1 – INTRODUCTION

Signal Advisors Wealth, 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 essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## ITEM 2 – RELATIONSHIPS AND SERVICES

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our Firm oversees and manages on a discretionary basis some or all of an independent adviser's client assets ("Adviser Client") according to the investment strategy chosen by the Adviser's client and/or independent adviser. In these situations, the Adviser Client remains a client of the independent investment adviser. Our Firm makes available different strategies or model portfolios and does not offer direct investment advice to the Adviser Client. The decision as to what investment strategy(s) client assets are invested in is based on suitability information gathered and reviewed by the independent investment adviser. For a select few family and friends accounts, our Firm offers investment advisory services on a discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. Our Firm continuously monitors the models offered on our platform and will update the securities held in your account to align with the strategy selected for your portfolio. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. Our Firm offers our management platform to other registered investment advisers who may have their own account minimum requirements. We do not require a minimum to engage in our asset management services.

### 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?

FOR MORE INFORMATION REFER TO OUR FIRM'S [ADV PART 2A BROCHURE](#) - ITEM 4, 7, 8, 13 & 16

## ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

### WHAT FEES WILL I PAY?

Fees billed for our Asset Management services include the following: Signal Advisor Wealth's Fee for services defined in Item 4 of our [Part 2A Brochure](#) ("Signal Advisors Fee") and the independent investment adviser's advisory fee, if applicable. Signal Advisors' Fee is an asset based advisory fee for the platform administration and investment management services it provides to the Adviser Client Accounts. Fees are billed in advance and will be calculated as of the value of total managed assets on the last day of the previous month. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. The custodian will charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. 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.

### 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?

FOR MORE INFORMATION REFER TO OUR [FIRM'S ADV PART 2A BROCHURE](#) - ITEM 5

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**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. Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Our Firm is required to disclose commonly owned entities that would provide different services to you and generate additional compensation to our Firm. We have an affiliated insurance agency/entity, Signal Advisors Insurance, LLC. The common ownership of these entities is a conflict of interest because our insurance business receives additional compensation for providing insurance services to you, if services are elected. Our Firm allows our Financial Professionals to trade in their personal accounts and may invest in the same securities as clients. However, all our Financial Professionals personal securities accounts are supervised on an ongoing basis. Some of the products, services, and other benefits provided by your custodians benefit our Firm and may not benefit you or your account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

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**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2 BROCHURE - ITEM 10, 11, 12, & 14

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**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our Firm's Financial Professionals are compensated by salary, or the investment services fees as described above in Item 3 Fee section. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEM 5, 10, 11, 12, & 14

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**ITEM 4 – DISCIPLINARY HISTORY**

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**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- As a Financial Professional, do you have any disciplinary history? For what type of conduct?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

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**ADDITIONAL INFORMATION ABOUT OUR SERVICES OR A COPY OF THIS FORM CRS:**

For additional information about our investment advisory services visit the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm's IARD number is: 301086. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 866-774-4625.

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**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- Who is my primary contact person?
- Who can I talk to if I have concerns about how this person is treating me?