

# Customer Relationship Summary

BlueChip Wealth Advisors LLC

April 29, 2021

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BlueChip Wealth Advisors, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available for you to use at [Investor.gov/CRS](http://Investor.gov/CRS), a website maintained by the SEC. These tools can provide you with educational materials about broker-dealers, investment advisers, and investing.

## What investment services and advice can you provide me?

BCWA offers investment advisory services to retail investors by offering advice based on your individual needs. BCWA has investment advisory programs where you can elect to have your Investment Advisor manage your investments without asking you in advance (“a discretionary account”) or programs where BCWA provides advice and recommendations to you, but you make the ultimate decision regarding your investments (“a non-discretionary account”). We also offer different types of advisory programs, a wrap fee program, or a non-wrap fee program. In a wrap fee program, you are charged an all-inclusive wrap fee that covers the advisory fee, execution fees, custodial fees and other fees associated with your account such as third-party money manager fees. In a non-wrap fee program, you are charged an advisory fee, in addition to transaction fees, execution fees, and other fees associated with your account. Some of the Firm’s advisory programs do have account minimums which start at \$100,000 and are negotiable. Other programs do not have account minimums. Third party money managers may be recommended as part of the advisory services offered depending on your asset allocation and service needs. The third-party managers manage accounts using investment discretion, meaning you are not required to approve every proposed transaction. The client grants discretion to the third-party manager in a separate agreement between the client and the third-party manager. BCWA also offers financial planning for a fee which can provide the client with a written financial plan addressing your stated personal financial goals. Once a financial plan is delivered, we do not commit to provide on-going monitoring of your assets that are not managed by BCWA.

**Additional information** about our services is available in our Form ADV Part 2A, Triad’s Form ADV Part 2A, and Wrap Fee Program Brochure, and SEI’s Form ADV Part 2A and Wrap Fee Brochure. You may also access these documents at our website: <http://www.bcwealthadvisors.com>. More information about our Firm and our Advisors can be found at [https://www.adviserinfo.sec.gov/IAPD/IAPDIndvlSummary.aspx?INDVL\\_PK=2765527](https://www.adviserinfo.sec.gov/IAPD/IAPDIndvlSummary.aspx?INDVL_PK=2765527).

*When considering our services, ask your investment advisor, “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 amount paid to our firm and your investment advisor is based on a percentage of the value of the cash and investments in your advisory account, and generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be billed quarterly or monthly in arrears of service or in advance in the case of Triad’s custodial platform or could be a flat fee. The advisory fees are negotiable. Also, instead of an asset-based fee charged on an advisory account, a flat fee may be charged by the Advisor. The fee charged in a wrap fee account is a flat fee that is charged quarterly or annually for the overall portfolio management services and trade execution. Asset-based fees associated with a wrap fee program includes most transaction costs and fees which are paid to the broker-dealer that has custody of your assets, and therefore are higher than a typical asset-based advisory fee. An additional quarterly fee may be assessed if you elect to receive quarterly account and performance reports, or the use of our Wealth Management Portal.

If you choose financial planning, without engaging us for ongoing advisory services, we will charge a flat or hourly fee. As the first step in the financial planning process, the scope of the project and fees will be disclosed and agreed upon in the financial planning agreement before work begins.

Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to brokerage or investment advisory services. Fees can be charged directly or indirectly. Direct fees include transaction fees and account maintenance fees (including IRA fees) charged by the custodian that holds your account, prime broker fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and

other fees and taxes on brokerage accounts and securities transactions. Indirect fees include internal management fees (including 12b-1 fees and annual fund operating expenses) charged by Mutual funds and exchange traded funds, which are disclosed in a fund's prospectus. Your investment advisor is permitted to recommend the use of third-party money managers where additional fees may apply. You will pay fees and costs whether you make or lose money. 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.

**Additional information** about fees is available in our Form ADV Part 2A, Triad's Form ADV Part 2A, and 1 Wrap Fee Program Brochure, and SEI's Form ADV Part 2A and Wrap Fee Brochure. You may also access these documents at our website: <http://www.bcwealthadvisors.com> *When considering our services, ask your investment advisor, "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 the firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must 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. BCWA may attend due diligence trips provided by product sponsors, in which our Advisors may be incentivized to invest in their product. Our Firm does not receive any fees for attending the due diligence trips. Your investment advisor could favor his/her larger clients when deciding whom to contact regarding investment decisions in times of a volatile or active market. Your investment advisor can negotiate the fee they charge, which will result in different clients paying different fees for similar services. Your investment advisor is compensated by charging a fee based on a percentage of the value of your account, rather than for each transaction you make. This could result in higher compensation to your investment advisor than would be paid in a non-advisory account. The firm and its advisor will make more money as the assets in your account increase. Certain individual Investment Adviser Representatives (IARs) are separately registered with Triad Advisors, LLC ("Triad"), a broker-dealer and/or are licensed as insurance agents, offering Life, Health, Long-Term Care, and other insurance products. Securities and variable annuities are offered through Triad Advisors, and other insurance products are offered through Highland Capital Brokerage, Inc. Fees and commissions charged in connection with securities and insurance products are separate and distinct from advisory fees paid. This poses a conflict of interest to the extent that there is a financial incentive to recommend securities and insurance products that result in commissions, trails, or other payments. Clients to whom BCWA offers advisory services are informed that they are under no obligation to use the Firm's IARs for brokerage or insurance services and may use another firm of their choice. When considering our services, ask our investment advisor how might your conflicts of interest affect me, and how will you address them? Additional information about fees is available in our Form ADV Part 2A, Triad's Form ADV Part 2A, and 1 Wrap Fee Program Brochure, and SEI's Form ADV Part 2A, and Wrap Fee Brochure. You may also access these documents at our website: <http://www.bcwealthadvisors.com>.

### How does your investment advisor make money?

Your investment advisor receives a percentage of the asset-based fee or wrap fee as described above, which means your investment advisor will receive a greater percentage of the asset-based fee as the revenue generated by your investment advisor increases. As some Advisors engage in financial planning, they may receive compensation from those clients (who may or not have advisory accounts with the firm). Financial planning may be provided for a lump sum or an hourly wage depending on the agreement with the client.

### Do you or your investment advisor have legal or disciplinary history?

Yes, visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our investment advisors.

*When considering our services, ask your investment advisor: Do you have any disciplinary history? For what type of conduct?*

**Additional information** about services provided can be found on the company's website <http://bcweathadvisors.com/> and on BCWA's ADV Disclosure Brochure (Form ADV Part 2A Brochure). You can always ask your financial advisor for more information and request a copy of this relationship summary by calling us at (770) 771-5812.

*When considering our services, ask our investment advisor, who is my primary contact person? Is she or he 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?*