



Form ADV Part 3 – Client Relationship Summary

August 6, 2020

Introduction

Juncture Wealth Advisors, LLC (JWA) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Some JWA Financial Advisors (FA) are registered representatives (RR) of United Planners (UP), an SEC-registered broker-dealer and investment adviser. Your FA may offer you investment advisory services through JWA or brokerage services through UP. Investment advisory services and brokerage services and fees differ, and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provided and how you pay. Please ask us for more information. 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.

Relationships and Services

What investment services and advice can you provide me?

Advisory Services: We offer a variety of investment advisory services to retail investors that include a range of investment products including stocks, bonds, ETF/ETNs, mutual funds, cash or cash equivalents, and other securities deemed to be in your best interests by your FA. You will pay an on-going asset-based fee at the end of each month for our services, based on the value of the cash and investments in your advisory account. We do not have specified account minimums. However, some investment products may require minimum amounts to participate.

Brokerage Services: RRs offer brokerage services to retail investors which include making recommendations to buy, hold or sell securities. Our RRs will periodically review your account to provide advice that is incidental to buy, hold or sell recommendations. United Planners does not have minimum account size requirements for brokerage accounts. However, certain investment products may have minimums.

Monitoring: If you open an advisory account with our firm, your funds or assets are held in your account in your name at a qualified custodian such as TD Ameritrade or Charles Schwab. Brokerage services will be conducted through accounts at Pershing. We'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, as part of our standard service, we'll recommend investments that are monitored on a regular basis and, if necessary, rebalanced to meet your changing needs, stated goals and objectives. We will contact you (by phone or e-mail) at least annually to discuss your portfolio.

Investment Authority: For investment advisory services, you can choose an account that either allows us to 1) determine the amount and types of investments to buy and sell in your account without asking you for approval (a "discretionary account") or 2) give you advice and you pre-approve what investments to buy and sell (a "non-discretionary account"). For non-discretionary accounts, you will make the ultimate decision regarding the purchase or sale of investments for your account. Brokerage services are only provided with non-discretionary authority.

Additional information about our advisory services is in Item 4 of our Firm Brochure ("Part 2 Brochures") available online at <https://adviserinfo.sec.gov/firm/summary/310350>.

CONVERSATION STARTER - 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?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

For investment advisory services, you will be charged an ongoing monthly fee based on the value of the investments in your account. We charge a maximum advisory fee of 2.0% of assets under management. If we hire a 3rd-party money manager, you will pay their fee as well. We may negotiate lower fee arrangements for clients at our sole discretion. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. You pay our fee monthly even if no trading occurs in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. We may also charge a fee for additional services such as financial planning which will be detailed in a separate agreement.

For brokerage services, fees & costs paid to Pershing as custodian include but are not limited to transaction fees and ancillary costs. Any financial products may include internal fees & costs which include but are not limited to revenue-sharing agreements and trail commissions. Some investments such as mutual funds, index funds, exchange traded funds, and annuities impose additional fees and internal costs that will reduce the value of your investment over time. Also, with certain investments such as annuities, you may have to pay fees such as "surrender charges" to sell the investment.

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. *Additional information about our fees is in Item 5 of our Firm Brochure ("Part 2 Brochures") available online at <https://adviserinfo.sec.gov/firm/summary/310350>.*

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 provide you with a recommendation as your broker-dealer or 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means:

If your FA engages you to buy or sell you a product as an RR, you will likely be charged a commission when there are trades in your account or a product is sold to you. Your FP may have an incentive to encourage you to trade more often. Products have different commission payouts to RRs. Your FP may have an incentive to sell you a higher paying commission product over another that may pay a lower commission.

Transition Assistance (TA) is payments or other benefits provided by custodians in exchange for an FA's recommendation that a client utilize their services. This creates an incentive for FAs to favor the custodian providing the TA. TA and other conflicts of interest are disclosed in our ADV Part 2B, which will be provided prior to or concurrent with the offering of investment advice.

Our firm's financial professionals are licensed to recommend insurance products for a commission. They have an incentive to recommend insurance products to you in order to increase compensation. However, we will always notify you of any insurance recommendation that will generate a commission for our firm.

CONVERSATION STARTER - Ask your financial professional:

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

Additional information about our fees is in Item 5 and 10 of our Firm Brochure ("Part 2 Brochures") available online at <https://adviserinfo.sec.gov/firm/summary/310350>.

How do your financial professionals make money?

Our FAs make money by charging you an advisory fee based on your account value or by charging you fees related to financial planning services. They may also make money through separate affiliation(s) with UP or insurance carriers. Please see the "What fees will I pay?" section, along with our Form ADV (<https://adviserinfo.sec.gov/firm/summary/310350>) for additional information.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Yes. Mahes Prasad has a single disclosure relating to an inquiry by a previous employer. The reviewing party found no instances of improper referrals or recommendations. Visit Investor.gov/CRS for a free and simple search tool to research our firm 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

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 310350. If you would like additional, up-to-date information or a copy of this disclosure, please call 480.253.4100.

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?