

## Form CRS - Customer Relationship Summary Trinity Wealth Advisors, L.L.C.

Trinity Wealth Advisors, L.L.C. 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 the differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), providing educational materials about broker-dealers, investment advisers, and investing.

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

Wealth management services we provide include: Return on Life Tools/Consulting, Retirement Coaching and Planning; Investment Analysis, Strategy and Management; Cash Flow Management; Major Purchase or Liquidation consulting; Tax Coordination; Education planning and saving; Insurance analysis and Risk Management; Estate planning and Wealth Transfer; Charitable Giving strategy; Business and Succession planning; Family Meetings; Team Assessments.

We manage investment portfolios with institutional investment managers that we recommend on your behalf. These outside managers are selected from the dozens we track and are granted discretionary authority to select investments. Typically, we seek your guidance as to the selection of those managers and the risk level of their portfolios, but we do have the authority to make those decisions independently if necessary. Our investment managers and the platform from which we obtain them are responsible for providing account and performance data reporting. We are responsible for ongoing general investment and economic oversight as well as overall portfolio monitoring (at least quarterly) and oversight of periodic reporting. We do not sell proprietary investment products or limit clients to certain types of investments. Portfolio management services are tailored to your individual needs and you may impose discretion or investment restrictions. Various minimums apply depending on the platform, but we reserve the right to accept or reject engagements.

**For additional information about the services we provide**, please see Item 4 of our Form ADV Part 2A Brochure at <https://adviserinfo.sec.gov/firm/summary/109452>.

### **Key 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?*

### **What fees will I pay?**

Our fees are negotiated based on the scope of the engagement. For portfolio management, you pay an ongoing asset based fee, some of which goes to us and some to the applicable outside manager. Asset based fees create an incentive for us to increase your account size and keep it at a high level since the more you have in an account, the more we are paid. Your fee will be deducted from your account quarterly in advance or arrears depending on the platform used. Our fees are separate from custodial fees, mutual fund or ETF expenses, taxes, or other fees charged by outside parties, and trading costs may or may not be included depending on the platform used.

Financial planning services may be provided with ongoing management engagements, but we also offer planning on a project basis. For ongoing engagements, there is no additional charge to the asset based or fixed fee. For project engagements, we charge a one-time fixed fee in arrears. Our portfolio management and financial planning fees are separate from any fees or expenses assessed by outside parties.

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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 about the fees we charge, please see Item 5 of our Form ADV Part 2A Brochure at <https://adviserinfo.sec.gov/firm/summary/109452>.

**Key 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?*

**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 affect the investment advice we provide you. Here are some examples to help you understand what this means.

We receive some non-monetary benefits from our custodians and providers to whom we direct business such as research, technology, etc. The receipt of these benefits is considered a conflict of interest because we do not have to produce or purchase them.

For additional information about our custodial arrangement and arrangements with outside parties, please see Items 4, 5, and 12 of our Form ADV Part 2A Brochure at <https://adviserinfo.sec.gov/firm/summary/109452>.

**Key questions to ask your financial professional:**

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

**How do your financial professionals make money?**

Our financial professionals are compensated with salary, project incentives, and bonus compensation for new clients. Our financial professionals receive compensation for insurance sales but do not receive economic benefits or other compensation from outside parties for investment sales. The receipt of sales compensation is a conflict of interest since it creates an incentive for a financial professional to sell products and services.

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

Yes, and history on our firm and professionals is available at [www.investor.gov/CRS](http://www.investor.gov/CRS) (a free and simple search tool).

**Key questions to ask your financial professional:**

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Where to go for additional information**

Please visit our website at [www.trinitywealth.com](http://www.trinitywealth.com) or contact us at 314-966-0033 for a current copy of this summary, for our Form ADV Part 2 Brochure, or for additional information about our firm.

**Key questions to 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?*