

Lineweaver Wealth Advisors, LLC
February 23, 2023

FORM CRS (Client Relationship Summary)

Lineweaver Wealth Advisors, LLC is registered with the Securities and Exchange Commission as an investment adviser. In our capacity as an investment adviser we serve as a fiduciary and provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This Client Relationship Summary describes the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: Portfolio Management Services; Financial Planning Services; Pension Consulting Services; and, Educational Workshops. Our firm is also a Sponsor and Manager of a Wrap Fee Program. For a description of each service listed above, please refer to our Form ADV Part 2A (Items 4, 5, 7, 13 & 16) and/or Part 2A Appendix 1 (Items 4, 5, & 9) by clicking the following link: [ADV Part 2](#) (the full URL for the aforementioned hyperlink is: <https://adviserinfo.sec.gov/firm/brochure/173310>). When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts.

If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and will review your account at least annually.

We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

We offer advice on most types of investments and products including, but not limited to: equity securities, corporate debt securities, mutual fund shares, United States government securities, exchange-traded funds (ETFs), alternative investments, and selection of sub-advisors, among others. In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

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?

The following summarizes the principal fees and costs that you might pay when engaging our firm for investment advisory services. For detailed information, please refer to our Form ADV Part 2 documents by clicking this link: [ADV Part 2](#)

- **Asset Based Fees** - Fees are payable monthly in arrears. Since the fees we receive are based on the value of your account, we have an incentive to increase your account value which creates a conflict;
- **Wrap Program Fees** - Fees are payable monthly in advance. Asset-based fees associated with a wrap fee program generally include most transaction costs and fees to a broker-dealer or bank that has custody of the assets, and therefore are higher than a typical asset-based advisory fee. Since our firm pays the transaction costs associated with securities transactions, we have an incentive to minimize the trading in your account;
- **Hourly Fees and Fixed Fees** - Generally, fees are payable in arrears. We may also negotiate fixed fee arrangements where the fee is payable in advance or on an installment basis; and,
- **Other Advisory Fees** - In addition to our fees, if invested with a sub-advisors, you pay fees charged by the sub-adviser which are selected depending on your investment objectives and portfolio strategy.

Examples of the most common fees and costs applicable to our clients are: Custodian fees; Account maintenance fees; Fees related to mutual funds and exchange-traded funds; Transaction charges when purchasing or selling securities (Non-Wrap Accounts); and, Other product-level fees associated with your investments.

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.

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 can affect the investment advice we provide you. Here is an example to help you understand what this means:

- **Third-Party Payments:** Our firm's financial professionals may be registered representatives with a broker-dealer and/or licensed insurance agents. These individuals receive commission-based compensation in connection with the purchase and sale of securities and/or insurance related products, which is separate and in addition to our advisory fees. These practices present a conflict of interest because these individuals have a financial incentive to recommend certain investment products to you. Although there are conflicts associated with commission-based compensation, we believe that these outside capabilities enable us to offer additional services and products that may benefit you. Please refer to our ADV Part 2 Brochures by clicking this link to help you understand what conflicts exist: [ADV Part 2](#)

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?

The financial professionals servicing your account(s) are generally compensated by the amount of client assets they service and/or the revenue we earn from the financial professional's advisory services. Certain financial professionals receive commission-based compensation based on the investment and/or insurance products sold (i.e. differential compensation or commission) in their separate capacities as registered representatives of a broker-dealer and/or license insurance agent.

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

Yes. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can request a copy of the Client Relationship Summary at 216-520-1711 and you can find additional information about your investment advisory services by clicking the following link: [ADV Part 2](#)

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?**

Lineweaver Wealth Advisors, LLC
February 23, 2023

Exhibit to Form CRS

Lineweaver Wealth Advisors, LLC is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on February 23, 2023.

This Form CRS was amended to disclose that where a sub-adviser is used to manage a client's portfolio, clients will pay fees separate and apart from our fee to the unaffiliated sub-adviser. We also amended this Form CRS to disclose an affirmative response to the disciplinary question on page 2 of Form CRS. Also, we amended this Form CRS to disclose our fiduciary status under ERISA when making IRA rollover recommendations