



## Form CRS

### **Item 1 – Introduction**

Burt Wealth Advisors (“we”, “us” or “our”) is registered with the U.S. Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from that of a registered broker-dealer, and it is important that you 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). The site also provides educational materials about broker-dealers, investment advisers and investing. The italicized sentences appearing in the text boxes below are intended to be conversation starters for you to have with us, as required by the instructions to Form CRS.

### **Item 2 – Relationships and Services**

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

We provide discretionary portfolio management and financial planning services to individuals, trusts and estates (our “retail investors”) on a fee-only basis. We manage portfolios based on each client’s unique investment objectives, risk tolerance, investment time horizon, withdrawal requirements, and other special circumstances. We review client portfolios on an ongoing basis to determine if any changes are necessary. We do not limit the type of securities we trade for retail investors to proprietary products for a limited group or type of investment, but we generally construct and manage portfolios consisting primarily of various fixed income securities, mutual funds and/or ETFs on a discretionary basis in accordance with the client’s designated investment objective(s). However, you can place reasonable restrictions on the securities that we buy by notifying us, in writing. Our authority over your account(s) shall continue until our engagement is terminated.

We offer investment management and financial planning services as part of our standard investment advisory engagement. However, in limited circumstances, we may choose to provide financial planning services on a separate fee basis. When we provide financial planning services, we rely upon the information provided by you for our financial analysis and do not verify any such information.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our Form ADV Part 2A.

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

### **Item 3 – Fees, Costs, Conflicts, and Standard of Conduct**

#### **What Fees will I pay?**

For portfolio management services, and with certain exceptions described in Item 5 in our Form ADV Part 2A, the annual fee will typically be charged as a percentage of assets under management at a tiered rate of ranging from 1.50% to 0.40%, decreasing significantly above \$500,000 in assets under management. We require a minimum annual fee of \$3,750 for investment advisory services. We deduct our AUM Fee from one or more of your accounts, in advance, on a quarterly basis. Because our fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=622437](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=622437)

Should we offer our Financial Planning services on a fixed fee basis, the fee is generally between \$2,000 and \$10,000. The fee for subsequent work shall be agreed to prior to commencing the engagement.

Your investment assets will be held with a qualified custodian. If you are assets are invested in mutual funds, ETF's, or other registered and unregistered investment companies, you will bear your pro rata share of the investment management fees and such fees are described in each fund's prospectus or other offering documents, which are in addition to the fees that you pay us. Custodians generally charge transaction fees for effecting certain securities transactions. Our current primary custodian, Charles Schwab and Co., Inc. does not charge any transaction fees for domestic equity trades, exchange traded funds (ETF's) and some fee-waived mutual funds. 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 more detailed information about our fees and costs related to our management of your account, please See Item 5 in our ADV Part 2A.

*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?**

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. As an example, we may recommend a particular custodian to custody your assets, and we may receive support services and/or products from that same custodian, certain of which assist us to better monitor and service your account while a portion may be for the benefit of our firm. In addition, we may recommend rollovers out of employer-sponsored retirement plans into individual retirement accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.

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

For more detailed information about our conflicts of interest, please review our Form ADV Part 2A.

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

Our financial professionals are compensated on a salary basis and are eligible to receive additional income in the form of annual bonuses and profit distributions. Some of this additional compensation may be contingent upon the acquisition of new clients and the assets under management. This presents a conflict of interest, as this incentivizes our financial professionals to recommend that you place additional assets under our management. You should discuss your financial professional's compensation directly with your financial professional.

**Item 4 – Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?** No.

We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals. Furthermore, we encourage you to as your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

**Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of your ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone: (301) 770-9880.

*Who is my primary contact person?*

*Is he or she a representative of an investment adviser or broker-dealer?*

*Who can I talk to if I have concerns about how this person is treating me?*

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[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=622437](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=622437)