

Introduction

Eagle Wealth Advisors LLC (EWA) is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We deliver investment management services tailored to your needs. You will receive periodic consultations and reviews focused on your investment needs, goals, and objectives. We will collaborate with your attorney and CPA to ensure that your planning and tax requirements are fully addressed. EWA primarily offers discretionary investment advisory services, which means we will make the ultimate decision regarding the investments purchased and sold in your account. In limited circumstances and at our sole discretion, we also provide non-discretionary investment advisory services. In our portfolio management services, we will continuously monitor your investment accounts over which you provide us with such authority and provide advice. In your investment advisory agreement with us, you provide us with discretion to determine the investments to buy and sell on your behalf. Any restrictions must be provided to us in writing and accepted by us. We do not require a minimum initial and ongoing account size for portfolio management services, unless otherwise negotiated.

- Our portfolio management services include acting as a portfolio manager to wrap fee programs. As the portfolio manager to the wrap fee programs, we provide the portfolio management services described. Our agreement with you may be a three-party agreement including the sponsor of the program. The agreement will set forth the specific responsibilities of the program sponsor and of us.
- EWA advises clients on a broad range of investment vehicles including stocks, bonds, mutual funds, exchange traded funds (“ETFs”), unit investment trusts, real estate investment trusts, derivatives, digital assets, annuities, whole and term life insurance, and other commissioned products, and determines the appropriateness of each investment vehicle for each client, based on the client’s needs, goals and objectives. We do not have proprietary products.

Please refer to our [Form ADV Part 2A](#) for more detailed information about our services.

You are encouraged to ask us questions, including the following, to help you better understand our services: *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?

We charge a percentage of assets under management for portfolio management services (Fees). Typically Fees are billed and payable quarterly in advance. We additionally receive mutual fund 12b-1 fees from 401(k) plans and certain retirement account structures. These fees are paid to us by the fund companies, custodians or other companies. If you are participating in a wrap program, the Fees will also include a fee for the securities trading and custody services. In certain cases, the Fees may be a fixed fee or have a fixed minimum fee if your assets fall below a certain threshold. You should be aware that the more assets there are in your account, the more you will pay in Fees. This means we have an incentive to encourage you to increase the assets in your account.

In addition to our Fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption fees.

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. Please refer to our [Form ADV Part 2A](#) for more detailed information about our fees and your investment costs.

You are encouraged to ask us questions, including the following, to help you better understand the impact of fees and costs on investments: *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 are some examples to help you understand what this means.

- We may receive mutual fund 12b-1 fees that are paid directly to us by fund companies, custodians or other companies, in addition to the ongoing investment advisory fees we receive from you. Such fees create a financial incentive for us to promote certain products or investments over another.
- EWA has affiliations and investments with other financial services firms, which may provide investment services used in connection with the services that we provide you. Such affiliation(s) could create a financial incentive for EWA to promote the use of these services.

We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship.

Please refer to our [Form ADV Part 2A](#) for more detailed information about our conflicts of interest.

You are encouraged to ask us questions, including the following, to help you better understand our conflicts of interest: *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 based on a percentage of the advisory fees collected with respect to the clients they service. Our financial professionals may also receive a discretionary bonus based on the profitability of the firm and performance of their duties. This is a conflict of interest because our financial professionals have an incentive to recommend our advisory services to you and also encourage you to increase assets in your account.

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

No, please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

You are encouraged to ask us questions, including the following, to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our services in our [Form ADV Part 2A](#). You may request updated information and a copy of our Relationship Summary by contacting us at info@eaglewealthadvisor.com or +1 (860) 462-0796.

You are encouraged to ask us questions, including the following, to help you better understand who to contact with any questions or complaints: *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?*