

Form CRS Customer Relationship Summary

Introduction

Financial Synergies Wealth Advisors, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Financial Synergies Wealth Advisors, Inc. provides advisory services and financial planning. 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 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?

We offer **Investment Advisor Services to retail investors** that include Total Wealth Management: Investment Management, Financial Planning, and Held Away Account Services. We manage these advisory accounts on a **discretionary** and **non-discretionary** basis - with account supervision guided by the client's objectives (Example: capital appreciation, growth, income, or growth and income). Our Financial Planning services are broken down into 2 categories: Needs Analysis and Planning and Advanced Retirement Planning. Our Held Away Account Service is consultation on accounts/holdings that are not with our custodians. For discretionary accounts, the discretionary authority will allow us to decide which security(ies) to buy or sell; and/or choose the amount of the security(ies) to buy or sell. For non-discretionary accounts, we will make suggestions on holdings, however, the client is responsible for making the recommended changes. We also offer Pathway®, a financial goals-based investment for people in the early stages of building wealth.

We suggest a portfolio minimum of \$1,000,000 for Total Wealth Management clients, and \$150,000 for Pathway clients, however, this minimum can be waived in certain circumstances.

For additional information, please reference Form ADV Part 2A, Item 4 and 16.

Conversation Starters - ask your financial advisor:

- **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?**

Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

We charge in two ways, **asset based and performance-based fees**. For Asset Based Accounts, we charge an annual fee between 0.75% to 1.50% on a quarterly basis, in advance. For Performance Based Accounts, we charge up to 20% of the account's net profits each calendar quarter (the 20% is only applied to the portion of the profits that exceeds any cumulative gains). In addition, the client is charged a 0.25% Annual Administration Fee, which is assessed quarterly, in advance. **The more assets there are your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account.**

What are your legal obligations to me when acting as my investment adviser?

Clients will incur charges from Financial Institution(s) and other third parties such as custodial fees, fees related to expenses charged by mutual funds and ETFs to their shareholders, wire transfer and electronic fund fees, and other fees and taxes on

brokerage accounts and securities transactions. Clients will incur transaction fees. Such charges and fees are in addition to our advisory fee.

How else does your firm make money and what conflicts of interest do you have?

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, please see our Form ADV Part 2A, Item 5. 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 give to you.

We use Charles Schwab and Fidelity, as custodians for our clients. Schwab and Fidelity's services include research, brokerage, custody and access to mutual funds and other investments that are otherwise available only to institutional investors. Some of these other products and services assist us in managing and administering clients' accounts. In addition, we have a solicitor/referral arrangement with Zoe Financial, Inc. where Zoe Financial, Inc. refers prospects to the firm. Zoe Financial is compensated for these referrals. **For additional information, please see our Form ADV Part 2A, Item 14.**

How do your financial professionals make money?

We are compensated based on salary with bonus incentives. The bonuses are calculated based on various factors – they can be individual goal-based, or firm goal-based and can be tied to growth in client base, assets under management, and net new assets.

Conversation Starters - ask your financial advisor:

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

Disciplinary History

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

No. A free search tool to research us and our financial professionals is available at investor.gov/CRS

Conversation Starters - ask your financial advisor:

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

Additional Information

Additional Information about our services is available by visiting www.finsyn.com and if you would like to request a copy of this relationship summary, contact us at info@finsyn.com or telephone at [713-623-6600](tel:713-623-6600).

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B. Marie Villard, Chief Compliance Officer & Director of Operations, marie@finsyn.com

Conversation Starters - ask your financial advisor:

- **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?**