



FORM CRS

A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH RESOLUTE WEALTH ADVISOR, INC.

March 27, 2024

PART 1 – INTRODUCTION

Resolute Wealth Advisor, Inc. is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory fees and services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2 – RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Resolute Wealth Advisor, Inc. [“Firm”] offers investment advisory services to retail investors on a discretionary and non-discretionary basis. Our Firm monitors your investments, and this service is included as part of the Firm’s standard advisory services. Our Firm requires a minimum account value of \$500,000 in order to provide advisory and financial planning services to you. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. In a non-discretionary account, you have not granted written trading authority to your Financial Professional, and he or she will consult with you before executing trades in your account, as the retail client, you make the ultimate decision regarding the purchase or sale of your investments.

If deemed appropriate for you, our Firm will recommend utilizing an independent Third-Party Money Manager (“TPMM”) to aid in the implementation of investment strategies for the client’s portfolio. Our Firm offers financial planning and consulting services for our clients. Financial Planning services can be provided on a stand-alone basis or in conjunction with our investment management services. Our Firm provides clients general investment recommendations on a limited basis. In these consultation engagements, you will be required to select your own investment managers, custodian and/or insurance companies for the implementation of consulting recommendations.

FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEMS 4, 7, 8, 13 & 16

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- Given my financial situation, should I choose an Investment Advisory service?
- 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?

ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Our Firm receives a fee as compensation for providing advisory services on your account. The investment management fee includes investment management supervision, trade entry, other account maintenance, and/or service activities. The custodian charges transaction costs, custodial fees, redemption fees, retirement plan, and administrative fees or commissions. Our investment management fees are based on a percentage of the total account value. Our maximum investment advisory fee is 1.00%, billed in arrears, quarterly, based on the average daily balance. The more assets in your advisory account, the more you will pay in fees, and the Firm, therefore, has an incentive to encourage you to increase the assets in your account. For TPMM, fees and billing methods are outlined in each respective TPMM’s Brochure and Advisory Contract. You pay an ongoing fee directly to the TPMM based upon a percentage of your assets under management with respect to each TPMM. Fees for financial planning and consulting services range from \$2,500-\$15,000 in which a comprehensive financial plan is delivered. 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 INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 5

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. Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. The following are examples where asset-based fee compensation poses a conflict for firms: 1) When advising to rollover a 401(k) balance, even when equivalent and less costly options if funds are left with the employer's fund manager. 2) When advising not to pay off a mortgage (thus diminishing assets), even when the mortgage carries a high interest rate. 3) When advising against making a large charitable contribution to get a tax deduction (but decrease assets under management). Other conflicts for disclosure purposes: Our Firm utilizes solicitors and pays compensation to independent third parties for the referral of clients to our Firm. Our firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have an incentive to favor their personal accounts over your advisory account. Lastly, some of the products, services and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEMS 5, 10, 11, 12, & 14

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 Firm's Financial Professionals are compensated by the investment advisory fees as described above in the fee section. Our Financial Professionals are compensated based on the amount of assets they service, the time and complexity required to meet the client's needs, or the revenue based on the recommendations provided by our Financial Professionals. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. Our Firm's Financial Professionals are engaged in outside business activities and are required to disclose any material Outside Business Activities. Our Firm supervises the Outside Business Activities of our Financial Professionals through our compliance program and Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12, & 14

ITEM 4 - DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL REPRESENTATIVES HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- As a Financial Professional, do you have any disciplinary history? For what type of conduct?

ITEM 5 - ADDITIONAL INFORMATION

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is: 290349. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 419-422-4400.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

MATERIAL CHANGES SINCE LAST FILING

On March 27, 2024, the firm reviewed Form CRS for annual amendment and found the following Material Change:

- Item 12 & 14: Our primary Custodian has been updated to Charles Schwab & Co., Inc.