



Form ADV Part 3 – Client Relationship Summary

Helping you make an informed decision

Introduction

Luther Forest Wealth Advisors, LLC is an Investment Advisor registered with the Securities and Exchange Commission (SEC). We offer our clients investment advisory services. Fees and services offered by investment advisory firms differ from those of broker-dealers, it is important for retail investors to understand the differences. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about investment advisors, broker-dealers, and investing.

What Investment Services and Advice can You Provide me?

As fiduciaries, our firm provides investment advisory, financial planning and related consulting services to retail investors. We work with you to formulate long-term personal financial plans, cash flow planning and asset and debt restructuring. Our investment approach is to create well diversified portfolios through the use of mutual funds, exchange traded funds, individual stocks and bonds. We tailor our advisory services to your individual needs by assessing your goals and investment objectives, risk tolerance, and any account limitations (i.e. need for cash withdrawals). We then recommend the appropriate allocation and investment mix based on our assessment. We do maintain discretionary authority (authority to make investment decisions on your behalf in your account) for the majority of our clients. You may impose reasonable restrictions on investing in certain securities or types of securities. We provide an opportunity for you to impose restrictions in our Portfolio Management Agreement. When providing you services, we do not recommend or offer advice on any proprietary products. We will monitor your account while providing investment management services and

Conversation Starters

Questions you might wish to ask when considering 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?
 - 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?
 - As a financial professional, do you have any disciplinary history? For what type of conduct?
 - 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?

contact you at least annually to discuss your portfolio. Please also see our **Form ADV Part 2A, Item 4, 7, 8, 13, & 16.**

Account Minimums: We do not impose any mandatory account opening requirements. We typically seek to work with clients having a minimum of \$100,000 in assets designated for our management.

What Fees Will I Pay?

Our annual fee for investment management services does not exceed 1.25% of assets under management. Our fees are billed quarterly in advance of the upcoming calendar quarter based on the fair market value of the account as of the last business day of the previous quarter. Clients entering our program during a calendar quarter are charged a pro-rated portion of this fee for the initial quarter of management services. Thereafter, the full fee is charged. Our fees vary depending on the services you receive from us. Because the amount of assets in your account affects our advisory fee, the more assets you have under our management, the more you will pay us; so we have an incentive to increase those assets, thereby increasing our fee. Please refer to **Pages 5 & 6** of our **PMA** for examples of how our fees are calculated.

We may provide financial planning and/or consulting services (including investment and non-investment related matters, e.g. estate planning, insurance planning, etc.) on a stand-alone separate fee basis. Prior to engaging our firm to provide these services, clients are generally required to enter into a Financial Planning Agreement. We will set forth the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the portion of the fee required prior to us commencing services.

Third Party Costs: You will also incur fees and expenses by the sponsors of mutual funds and/or ETFs we invest in, within your account. Our custodian Charles Schwab has eliminated a majority of the transactions fees associated with executing trades. However Schwab may charge other fees related to account activity. Please see **Page 6** of our **PMA** for a list of these fees.

Additional Information: 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 about the fees we will charge you and expenses you may incur please see **Form ADV Part 2A, Item 5.**

What are Your Legal Obligations to me When Acting as my Investment Advisor? How Does Your Firm Make Money and What Conflicts of Interest do You Have?

Standard of Conduct: **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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. For example, because we earn a

fee advising you, it is a conflict for us to recommend our services because we benefit from earning the fee when recommending our services. Please see **Form ADV Part 2A, Item 11**.

How Do Your Financial Professionals Make Money?

We are compensated by a flat salary, as well as a discretionary bonus based on individual performance and the profitability of the firm. We do not receive any commissions or incentives from any of the products or services we recommend. Please see **Form ADV Part 2A, Item 10 & 14**.

Do You or Any of Your Financial Professionals Have Legal or Disciplinary History?

We do not have any disciplinary history to report. You can look up more information about us at <https://www.investor.gov/CRS>. Please see **Form ADV Part 2A, Item 9**.

Additional information about Luther Forest Wealth Advisors

Additional information about Luther Forest Wealth Advisors, LLC and a copy of this relationship summary is available on the Internet at <https://www.kdhpcpa.com/luther-links>. You can also find our disclosure brochures and other information about us on the SEC's Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/firm/summary/142714>. For up-to-date information and to request a copy of this relationship summary, we can be reached by phone at (518) 899-5544.