

### Introduction

ARQ Wealth Advisors, LLC, is a Registered Investment Advisor (“RIA”) registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of advisory firm is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

ARQ Wealth Advisors provides fee-only asset management and financial planning services to many types of clients to help meet their financial goals. Clients have ongoing access to a financial advisor and meetings are conducted to better understand current financial situations, existing resources, financial goals, and risk tolerance. Based on our findings, an investment approach is presented to the client, consisting of mutual funds, ETFs, stocks, bonds, options, and other public and private securities or investments. We offer individualized investment advice on a discretionary basis.

Our Wealth Apex™ service is our comprehensive investment management and financial planning service. It includes quarterly client meetings, along with a customized cash flow/goal-based retirement plan, as well as the following planning solutions on an as-needed basis: Credit and Lending, Tax Planning, Insurance and Liability Management, Executive Compensation Management, Estate Planning, and Retirement Planning. The minimum household portfolio balance to qualify for this service is \$500,000 with a minimum account balance of \$10,000.

Our Wealth Builder™ service is geared toward younger individuals still working and focuses on building wealth for retirement. This service includes semi-annual client meetings, along with investment management and financial planning focused around budgeting, savings planning, college planning, and insurance and liability management on an as-needed basis. The minimum household portfolio balance to qualify for this service is \$125,000 and requires a monthly contribution and a minimum account balance of \$10,000.

We do not limit our advice to certain types of products or investments.

Our firm at one time offered a wrap fee program as further described in Part 2A, Appendix 1 (the “Wrap Fee Program Brochure”).

*Additional information about our advisory services is located in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which are available at <https://adviserinfo.sec.gov/firm/brochure/147351>.*

### What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our Wealth Apex™ and Wealth Builder™ advisory services have different fee schedules with a maximum of 1.25% per annum and vary depending on the value of the investments under management. The higher your portfolio balance, the more revenue our firm generates. We therefore have an incentive to increase the assets in your portfolio. Our firm bills quarterly in arrears, and fees are automatically deducted from your advisory accounts, which will reduce the value of your advisory account. In rare cases, our firm will agree to invoice clients rather than automatically deduct our fees from your advisory account.

Part of our fiduciary standard is to charge reasonable fees and incur reasonable investment costs. It is our belief that lower cost investments outperform higher cost investments over the long run. The target internal expense ratio of our model portfolios, which consist of no-load mutual funds, ETFs, and closed-end funds is between 0.25% and 0.60%.

Our custodian, TD Ameritrade, offers zero commission ETFs and thousands of no-transaction fee mutual funds. We do not invest in any mutual fund share classes that generate a 12b-1 fee. Being that we rebalance quarterly, we typically do not use transaction fee funds in order to keep overall costs down. An exception to this rule

would be purchasing a specific investment or institutional class mutual fund that is not on TD Ameritrade's no-transaction fee program. Commissions on these transactions are \$15 and paid directly to our custodian.

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.

*Additional information about our fees is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available at <https://adviserinfo.sec.gov/firm/brochure/147351>.*

### **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?**

As a fiduciary, it is our duty to always act in the client's best interest. This is accomplished in part by knowing the client. Our firm has established a service-oriented advisory practice with open lines of communication. Working with clients to understand their investment objectives while educating them about our process facilitates the kind of working relationship we value. *When we act as your investment adviser*, we must act in your best interest and not put our interests ahead of yours.

*Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available at <https://adviserinfo.sec.gov/firm/brochure/147351>.*

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

Our financial professionals are compensated on the performance of their roles and responsibilities, as well as the revenue our firm earns.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### **Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 147351. You may also contact our firm at (480) 214-9572 to request a copy of this relationship summary and other up-to-date information.

#### **Questions to Ask Us:**

- 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 those qualifications mean?
- Help me understand how these fees and costs may 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?