



WELLTHPARTNER

Your Peace | Our Purpose

Form CRS Customer Relationship Summary, March 14, 2025

Arax Advisory Partners dba WellthPartner is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you as a retail investor 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 custodians, broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including investment management, financial planning and pension consulting. We generally manage your portfolio by utilizing a mix of ETFs, stocks, bonds, mutual funds, alternative investments, including other investment managers. Investment management is provided on a discretionary or nondiscretionary basis. Discretionary means the trading activity with your account is entered by us without receiving prior authorization for each trade. For nondiscretionary accounts, you make the ultimate decision regarding the purchase and/or sale of investments. You may impose restrictions on the securities or types of securities in which you would like us to invest. We monitor your account at least quarterly, offer you advice on a regular basis and contact you at least annually to discuss your portfolio. Our minimum investment account size is generally \$100,000. We do not restrict our advice to limited types of products or investments.

We provide comprehensive financial planning services, which involve preparing a written financial plan covering specific or multiple topics. We also provide pension consulting services to individual plan participants. We may monitor investment performance, provide quarterly educational support and investment workshops.

For additional information, please see our Form ADV Part 2A brochure Items 4 and 7, which is available online at: <https://adviserinfo.sec.gov/firm/summary/133535>.

Conversation Starters. 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 these qualifications mean?*

What fees will I pay?

We offer our services on a fee basis, which may include hourly fees and/or fixed fees, as well as fees based upon assets under management. We provide investment management services for an annual fee, which range between 0.4% to 2.5% per year depending upon the market value of the assets under management and the strategies the Clients elect. The more assets you have in your advisory account, the more you will pay us in total though your overall billing rate will typically go down as managed asset levels increase. Since you are paying a percentage, when the value of your account increases and/or decreases, the amount you pay us will vary accordingly. Therefore, as the value of your account increases, so do our fees. Our fees are prorated and charged quarterly, may be billed in advance and or arrears, and automatically deducted from your account, which will reduce the value of your account. We reserve the right to negotiate fees.

We charge an hourly rate that ranges from \$150 to \$425 per hour for financial planning services and fees are payable after the plan is completed. We offer several fee options for pension consulting: an annual fee that ranges from 0.10% to 1.00% of plan assets, a fixed annual fee ranging from \$5,000 to \$50,000 or a combination of these fees as appropriate for the types of services.

The custodian that holds your assets may charge you a transaction fee or other fees when we buy or sell an investment for you. These transaction fees are in addition to our 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.

For additional information, please see our Form ADV Part 2A brochure Item 5, which is available online at: <https://adviserinfo.sec.gov/firm/summary/133535>.

- *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 recommend that you establish an account with a third-party independent custodian. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.

Insurance advice may be given to clients but only in the Associate's capacity as a licensed insurance agent. This may present a conflict of interest because our Associates may receive compensation from insurance companies in the form of commissions for selling such products. These charges are entirely separate from the fees charged for the financial plan itself. Clients may choose any insurance agent or investment advisor to implement the recommendations made in the financial plan.

For additional information, please see our Form ADV Part 2A brochure Items 5, 10, and 12, which is available online at: <https://adviserinfo.sec.gov/firm/summary/133535>.

- *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 the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs. In addition, they may be compensated with commissions in the event an insurance product is sold. This presents a conflict of interest because those individuals can recommend the purchase of insurance products where they would receive commissions or other compensation.

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

No, our firm or financial professionals do not have any legal or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

For additional information about our services, you may visit the SEC's website at adviserinfo.sec.gov by searching CRD #133535. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (303) 633-5900.

- *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?*

Exhibit to Amend Form CRS

We have made the following material changes to Form CRS, effective March 14, 2025:

Our name has changed from WellthPartner to Arax Advisory Partners, but still conducts business as WellthPartner.