

## Client Relationship Summary

FSA Wealth Partners is an investment advisor registered with the United States Securities and Exchange Commission.

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. Free and simple tools are available for you to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisors and investing.

Investment advisory and brokerage services and fees differ, and it is important for you to understand the differences. This document gives you a summary of **how we will interact with you** as an investment advisor, as opposed to a brokerage relationship, and how **you** will pay for our service.

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

We offer asset management and financial planning on a fee-only basis that is built on a fiduciary relationship of trust and confidence for the entire length and scope of our engagement.

#### Asset Management

Our asset management services are designed to increase your portfolio value during rising markets and use our exit strategy called the FSA Safety Net® to help reduce losses during sustained downward trends. For clients wanting a buy and hold approach, we offer automated strategies that include periodic rebalancing.

Our asset management services are offered on a discretionary basis. This means we have trading authority of your account at a qualified custodian to execute security transactions at any time according to the agreed-upon investment strategy(ies) without your prior approval. You may impose reasonable restrictions, in writing, on our discretionary authority at any time. We generally require a minimum initial investment to establish a managed account; however, we may waive or reduce this minimum.

Access to your monthly statements and trading activity is provided by the qualified custodian. We also provide you with access to certain online aggregation or financial planning platforms that allow you to view your financial information including assets that we are not managing.

#### Financial Planning

We assist you in achieving financial security in an insecure world. Our first session is an opportunity to get to know each other to see if we are a good fit. Assuming we move forward, and when requested, we provide limited financial planning as it relates to goal development, cash flow needs, retirement analysis, investment allocation, education planning and basic tax and estate planning needs or other agreed-upon items. We will help determine what is needed to prepare for the transition of working together.

Financial planning and portfolio reviews can occur anytime, but we typically like to meet at least annually to determine if your financial situation or investment objectives have changed.

You can find more detailed information about the services we offer in our Disclosure Brochure under Item 4, "Advisory Business."

#### Questions You Should Ask

*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?

#### Asset Management

You will pay an ongoing **asset-based fee**.

The annual fee is calculated each calendar quarter end, in advance, as a percentage of the market value of all assets under management. For assets deposited into a new or existing account, fees are prorated through the end of the quarterly billing period. In addition to our annual fee, you shall also incur mutual fund and exchange-traded fund charges imposed directly at the fund and custodian level (e.g. management fees and other fund expenses).

#### You should consider...

The more assets there are in your managed portfolio, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the amount of assets in your managed account. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce an amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

#### Financial Planning

These services are typically included within the asset management fee. In situations where we provide financial planning ONLY (no asset management), you will pay either a **flat fee** or an **hourly fee** based on the scope of the engagement. You are free, at all times, to accept or reject any recommendation from us, having the sole authority with regard to the implementation. Any recommendations (i.e., estate planning, retirement planning, taxes, etc.) should be discussed and/or implemented with the corresponding professional advisor(s) (i.e., broker, accountant, attorney, etc.) of your choosing. Implementation of any advice can cause you to incur other fees related specifically to these other professionals.

#### You should consider...

Potential conflicts of interest can occur when we make recommendations in a financial plan. This can create a situation of divided loyalty, and the objectivity of the advice rendered could be subjective and create a disadvantage to you.

You can find more detailed information about the fees we charge in our Disclosure Brochure under Item 5, "Fees & Compensation."

#### Questions You Should Ask

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

When we act as your investment advisor, 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 interest. 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.

- Asset-based fees are a function of assets managed; this creates an incentive to maximize the amount of money you invest with us.
- We can recommend outside parties for professional services; we may benefit from referrals to other professionals that can, in turn, refer potential new business to us.

You can find more detailed information about our potential conflicts of interest in our Disclosure Brochure under Item 10, "Other Financial Industry Activities & Affiliations," and under Item 14, "Client Referrals & Other Compensation."

#### Questions You Should Ask

*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 with a salary and bonus from the revenues we earn from the advisory services offered.

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

No.

Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free, simple search tool to research us and financial professionals.

#### Questions You Should Ask

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

### Additional Information.

You can find additional information about our investment advisory services at [www.FSAwealthpartners.com](https://www.FSAwealthpartners.com). You can also contact us at the address and phone number listed below to request up-to-date information on our firm and request a copy of the Client Relationship Summary.

FSA Wealth Partners  
One Church Street, Suite 901  
Rockville, Maryland 20850  
301.949.7300



#### Questions You Should Ask

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



## Form CRS – Material Change Page

**March 28, 2025** - Since the last filing date of June 1, 2020, the Form CRS has been amended to disclose the following.

### Changes to the introduction to the Form CRS

We have changed the name of our advisory practice from Financial Services Advisory Inc. to **FSA Wealth Partners, Inc.** All other changes relate to logo design and colors. There have been no changes to the corporate structure or to the services offered.

