

# FORM CRS- A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH GUERRA WEALTH ADVISORS

September 2025



<p><b>ITEM 1: INTRODUCTION</b></p>	<p>Guerra Wealth Advisors (“GWA” or “Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory 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 <a href="https://www.investor.gov/CRS">Investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p><b>ITEM 2: RELATIONSHIPS AND SERVICES</b></p>	<p style="text-align: center;"><b>WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?</b></p> <p>Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals); solicitor/selection of other advisers (we select a third-party adviser for you to use). As part of our standard services, we typically monitor client accounts on an ongoing basis. Our firm has discretionary management without any material limitations. We limit the types of investments recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our Firm has entered into an agreement with platform providers that offer asset management services that include model money managers, portfolio managers, strategists, marketing and billing/administrative services. As part of the program, Clients provide our Firm and the platform provider discretion to select third party, non-affiliated investment managers (“Model Managers”) to design and manage model portfolios. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of the Firm’s standard advisory services. We do not impose a minimum account value to initiate our Firm’s advisory and money management services. Financial planning services may include strategies to address the client’s holistic financial picture, including estate, income tax, charitable, cash flow, wealth transfer, and family legacy objectives. GWA also provides clients investment consulting on a more-limited basis on one or more isolated areas of concern.</p> <p><b>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</b></p> <ul style="list-style-type: none"> <li>• Given my financial situation, should I choose an investment advisory service? Why or why not?</li> <li>• How will you choose investments to recommend to me?</li> <li>• What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</li> </ul> <p><a href="#">MORE INFORMATION REFER TO FIRM’S PART 2A BROCHURE (ITEM 7, 8, 13, &amp; 16)</a></p>
<p><b>ITEM 3: FEES, COSTS, CONFLICTS, &amp; STANDARD OF CONDUCT</b></p>	<p style="text-align: center;"><b>WHAT FEES WILL I PAY?</b></p> <p>Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; Because our fee is based upon the value of your account we have an incentive to recommend that you increase the level of assets in your account. We typically provide asset management services through a wrap fee program. Under a wrap fee program the fee you pay us covers both our advisory services and the transaction fees imposed by the custodian or broker-dealer. GWA’s annual fees are based upon a percentage of assets under management not to exceed 1.75%. For clients engaging our Firm for financial planning services, financial planning is offered under a separate agreement and separate fee. Fees may vary based on the extent and complexity of your individual or family circumstances. Our fee will be agreed in advance of services being performed and negotiated with you. Financial planning fees may be fixed or hourly. Fixed fees start at \$500 and may be more depending on the complexity of the engagement. Hourly financial planning fees are \$500/hour. Consulting fees are negotiable and based on an hourly fee of \$500/hour. Although GWA has established a maximum annual fee as stated above, we retain the discretion to negotiate alternative fees on a client-by-client basis. Our fees generally increase as client accounts grow, so we have an incentive to encourage our clients to increase the amount of assets in the accounts that are under our management. 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.</p> <p><b>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</b></p> <ul style="list-style-type: none"> <li>• Help me understand how these fees and costs might affect my investments.</li> <li>• If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</li> </ul> <p><a href="#">MORE INFORMATION REFER TO OUR FIRM’S PART 2A BROCHURE (ITEM 5)</a></p>

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<p align="center"><b>ITEM 4: FEES, COSTS, CONFLICTS, &amp; STANDARD OF CONDUCT</b></p>	<p align="center"><b>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?</b></p> <p><i>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. We want you to 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. Our Code of Ethics is designed to assure that the personal securities transactions, activities, and interests of our investment advisors will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing investment advisors to invest for their own accounts. Our Firm and/or investment advisors or employees may buy or sell for their personal accounts securities that are identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client. It is the expressed policy of our Firm that no investment advisor may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such investment advisor(s) from benefiting from transactions placed on behalf of advisory accounts. We recognize the fiduciary responsibility to place the client's interests first and have established policies in this regard to avoid any conflicts of interest.</i></p> <p><b>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</b></p> <ul style="list-style-type: none"> <li>How might your conflicts of interest affect me, and how will you address them? <a href="#">MORE INFORMATION REFER TO FIRM'S PART 2A BROCHURE (ITEM 10, 11, 12, &amp; 14)</a></li> </ul> <p align="center"><b>HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?</b></p> <p>Our Financial Professionals are compensated based on the revenue our Firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or 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 through various carriers. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.</p> <p><a href="#">MORE INFORMATION REFER TO FIRM'S PART 2A BROCHURE (ITEM 5, 10, 11, 12 &amp; 14)</a></p>
<p align="center"><b>ITEM 5: DISCIPLINARY HISTORY</b></p>	<p><b>DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?</b> NO. Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our Financial Professionals.</p> <p><b>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</b></p> <ul style="list-style-type: none"> <li>As a Financial Professional, do you have any disciplinary history? For what type of conduct? <a href="#">FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9</a></li> </ul>
<p align="center"><b>ADDITIONAL INFORMATION</b></p>	<p>For additional information about our investment advisory services visit the SEC's website at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a>. Our Firm's IARD number is: 282409. You may also contact us directly for up-to-date information and request a copy of the relationship summary at: (305) 448-1011.</p> <p><b>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</b></p> <ul style="list-style-type: none"> <li>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?</li> </ul>

Updated since our last Filing: 1) Due to the relationship with our platform provider, our Firm provides its advisory services on a wrap fee basis as a wrap program sponsor. 2) For clients engaging our Firm for financial planning services, financial planning is offered under a separate agreement and separate fee.