

JANUARY 20, 2021: FORM CRS (CLIENT RELATIONSHIP SUMMARY)

A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH PLATTE RIVER WEALTH ADVISORS, LLC

Platte River Wealth Advisors, LLC is registered with the Securities and Exchange Commission (“SEC”) as an Investment Advisor. 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 Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

ITEM 2 – RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our Firm offers investment advisory services to retail investors and manages advisory accounts on a discretionary basis. Our advisory services include Financial Planning, Investment Management, Estate Planning, and Tax Planning. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals and this service is included as part of the Firm’s standard advisory services. Our Firm requires a minimum account value of \$3,000,000 in order to provide advisory services to you. In certain circumstances, PRWA will raise or lower the minimum or accept an initial investment below the established minimum at its discretion or in accordance with applicable law.

- **Discretionary:** You have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first.

Financial Planning: Our Firm offers financial planning and consulting services for our clients. Financial Planning services can be provided on a stand-alone basis or in conjunction with our investment management services.

Third Party Money Manager (“TPMM”): If deemed appropriate for you, our Firm will recommend utilizing an independent TPMM to aid in the implementation of investment strategies for the client’s portfolio.

Consulting: In a stand-alone consulting engagement, we will make recommendations around asset allocation and potential investments and managers. You will be required to select your own investment managers, custodian, and/or insurance companies for the implementation of consulting recommendations.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- 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?

FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 4, 7, 13 AND 16

ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Our Firm receives a fee as compensation for providing advisory services on your account. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. The custodian charges transaction costs, custodial fees, redemption fees, retirement plan, and administrative fees or commissions. Our Firm’s advisory fees are billed as follows: Our investment management fees are based on a percentage of the total account value. Our maximum investment advisory fee is 1.00%, billed in arrears on a monthly basis. The more assets in your advisory account, the more you will pay in fees, and therefore, the Firm has an incentive to encourage you to increase the asset value in your account. Fees for stand-alone financial planning services range from \$3,500 to \$20,000 in which a comprehensive financial plan is delivered. If a TPMM is used, you pay an on-going fee directly to the TPMM based upon a percentage of your assets under management with respect to each TPMM. Fees and billing methods are outlined in each respective TPMM’s Brochure and Advisory Contract. Fees for consulting services are negotiated on an hourly or fixed dollar amount. You will pay fees and costs whether you make or lose money on your investments. These fees and costs will reduce the amount of money you make on your investments. Please make sure you understand what fees and costs you are paying.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- 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?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5](#)

**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 interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Asset-based fees may present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Some other conflicts that should be considered 1) There is a potential conflict of interest when our Firm utilizes a TPMM because we may receive additional benefits from the TPMM that are not available to us from similar TPMMs. To minimize this conflict, our Firm will make our recommendations and selections of TPMM's that are only in the best interest of our clients. 2) Our Firm allows our Financial Professionals to trade in their personal accounts and they may invest in the same securities as clients. Our Financial Professionals are required to follow a Code of Conduct and their personal securities accounts are supervised on an ongoing basis. 3) Our recommended Custodian does provide our Firm products, services and other benefits that assist our Firm with our business and these benefits don't necessarily benefit your account or you, the client.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- How do your conflicts of interest affect me and how will you address them?

[PLEASE REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, AND 14](#)

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Firm's Financial Professionals are compensated with salaries and the income of our firm. Income is derived from the investment advisory fees as described above in Item 3 Fee section.

Insurance licensed Financial Professionals may receive commissions or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. At this time, our financial professionals are not involved in Outside Business Activities. If they become involved in outside business activities, they are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the outside business activities of our Financial Professionals through our compliance program, and our Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL REPRESENTATIVES HAVE DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- As a Financial Professional, do you have any disciplinary history? For what type of conduct?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9](#)

FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES OR AN UP TO DATE COPY OF THIS CLIENT RELATIONSHIP SUMMARY, PLEASE CONTACT:

726 FRONT STREET, SUITE 230, LOUISVILLE, CO 80027 PHONE: (720) 738-9010 WWW.PLATTERIVERWA.COM

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- 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?