

**Form ADV Part 3: Relationship Summary**  
**USAdvisors Wealth Management, LLC**

**Introduction**

USAdvisors Wealth Management is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://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?**

**Description of Services:** We offer the following investment advisory services to retail investors. For complete details of our services please see **Item 4** of our **Form ADV Part 2A**.

**Asset Management Services:** We offer asset management services which involves the continuous monitoring and trading of your designated account(s). We will discuss your investment goals and design a strategy to incorporate your investment goals. We will contact you at least annually to discuss your investment portfolio and how it aligns with your goals. Asset management services are provided through both wrap fee programs and non-wrap fee programs. You can choose whether you'd like us to provide services on a **discretionary** basis (we will have the authority to determine the type and amount of securities to be bought or sold in your account) or a **non-discretionary** basis (we will confirm any trades in your account with you before we place them). For more information about investment authority, please see **Item 16** of our **Form ADV Part 2A**.

**Financial Planning Services:** We also provide financial planning services. Financial planning services involve us creating a financial plan for you which covers mutually agreed upon topics.

**Limited Investment Offerings:** We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be suitable for each client relative to that client's specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities which are available on your custodian/broker-dealer's platform. When providing you services, we do not recommend or offer advice on any proprietary products.

**Account & Fee Minimums:** We require a minimum of \$25,000 to open an account managed by us although your investment advisor representative can set minimums that are higher or lower. To reach this account minimum, you can aggregate all household accounts.

***Conversation Starters:*** *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?**

**Description of Principal Fees & Costs:** Fees for **Asset Management Services** are charged based on a percentage of assets under management. Unless otherwise requested by you and/or your investment advisor representative, fees are billed in arrears on a monthly basis, and calculated based on the fair market value of your account as of the last business day of the current billing period. The annual fee will be based upon a tiered fee or a flat fee with a maximum fee up to 2.00%. When fees are charged on a tiered basis, each tier is assessed a fee percentage in accordance with the corresponding rate so that as assets increase, the percentage goes down. When fees are charged on a flat fee basis, the percentage fee is the same regardless of the amount assets go up or down. 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 utilize wrap fee and non-wrap fee programs. Under a wrap-fee program account, the fee you pay us covers both our advisory services and the transaction fees imposed by the broker-dealer. Under a non-wrap fee account, you will be charged transaction costs separately. Since a wrap fee covers transaction expenses it tends to be higher than non-wrap fee programs. In both wrap fee and non-wrap fee accounts, you will also be charged internal fees and expenses by the funds we invest in within your account.

**Financial Planning Services** can be calculated and charged on a fixed fee, hourly-project basis, as part of the Asset Management Fee, or on a monthly on-going basis. Depending on the scope of services, fees range between \$200 and

\$15,001+. We typically require an advance payment that will be available for us to bill fees against for our financial planning services. Any unpaid hourly fees are due immediately upon completion and delivery of the financial plan. Fees we charge for financial planning services will not cover the costs associated with implementing any recommendations we may make.

**Additional Information:** 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 more information about the fees we charge and the other fees and expenses you will incur, please see **Item 5 of Form ADV Part 2A**.

*Conversation Starters: 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?**

**Standard of Conduct:** 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. (1) When we provide asset management services, we commonly ask that you establish an account with Charles Schwab & Company, Inc. to maintain custody of your assets and to effect trades for your account. Our recommendation to use Schwab is not based solely on your interest of receiving the best execution possible. We also recommend them because they provide us with research, products and tools that help us manage and further develop our business operations. (2) Our representatives also serve as licensed insurance agents. When acting in this capacity, the representative will receive commissions for selling insurance products. This creates a conflict of interest when the representative recommends you purchase insurance products through him or her. (3) Our representatives also serve as registered representatives of Osaic Wealth, Inc., a securities broker-dealer. When acting in this separate capacity, the representative will receive commissions for selling securities which creates a conflict of interest.

*Conversation Starters: How might your conflicts of interest affect me, and how will you address them?*

**Additional Information:** For more information about our conflicts of interests and the ways we are compensated, please see **Item 5, Item 10, and Item 12** of our **Form ADV Part 2A**.

### **How Do Your Financial Professionals Make Money?**

**Description of Salary/Payment of IARs:** We compensate our investment adviser representatives based on the asset management fees paid by clients, minus operational costs. This creates a conflict of interest as it gives your representative an incentive to recommend you invest more in your account with us due to the potential for increased payments.

### **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

**Yes.** Our firm does not have a disciplinary history. However, some of our investment adviser representatives have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

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

### **Additional Information About USAdvisors Wealth Management, LLC**

Additional information about us and copies of our Form ADV Part 2A disclosure brochure and this relationship summary are available on the Internet at <http://usadvisorswealth.com/>. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/158108>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at 952-829-0000.

*Conversation Starters: 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?*