



**WEA Financial Advisors, Inc.**  
**Form CRS Client Relationship Summary as of March 30, 2023**

<p><b>Item 1: Introduction</b></p>	<p>WEA Financial Advisors, Inc., (“WEA FA,” “we,” “our,” or “us”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. WEA FA is a subsidiary of the WEA Member Benefit Trust. Brokerage services and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and 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. Some financial professionals registered with WEA FA are also registered with WEA Investment Services, Inc. For information regarding brokerage services, please see the <a href="#">Client Relationship Summary</a> for our affiliated broker/dealer, WEA Investment Services, Inc.</p>
<p><b>Item 2: Relationship and Services</b></p>	<p><b>What investment services and advice can you provide me?</b>          We offer investment advisory services to retail investors, including Portfolio Analysis, Retirement Income Projection, and Retirement Income Analysis services and ad hoc hourly consulting services. WEA FA also offers the following proprietary investment programs: Personal Investment Accounts and WEA Model Portfolios. Our investment advisory services are limited to specific groups, focused primarily on K–14 public educators and their families. A current description of eligible groups can be found on our Web site, <a href="http://www.weabenefits.com/family">www.weabenefits.com/family</a>. As a part of WEA FA’s standard services, WEA FA monitors the following programs on a periodic basis: Personal Investment Accounts and WEA Model Portfolios. The WEA FA retail investment programs are limited menu products that allow standardized investment options and WEA FA-developed and maintained asset allocation models. An investment committee of our affiliates oversees the model portfolio investment platforms.</p> <p>We have limited discretionary authority over your invested assets; our discretion is limited to the model itself and its committed funds, and rebalancing of such funds; you have the authority to select the model you invest in, and to add or remove funds at your own discretion.</p> <p>We do not impose an account minimum at this time.  <i>For additional information, please see Items 4 and 7 in WEA FA’s <a href="#">Form ADV Part 2A</a>.</i></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 programs and/or investments offered to me?</li> <li>• What is your relevant experience, including your licenses, education, and other qualifications?</li> <li>• What do these qualifications mean?</li> </ul>
<p><b>Item 3: Fees, Costs, Conflicts, and Standards of Conduct</b></p>	<p><b>What fees will I pay?</b>          WEA FA charges an hourly rate for individual financial planning services, including its Portfolio Analysis, Retirement Income Projection, Retirement Income Analysis, and ad hoc consulting services. Fee-based financial planning clients will pay a deposit equal to the hourly rate multiplied by the minimum time estimate for the chosen service. Any remaining balance due based on actual hours will be collected at final plan delivery. From time to time and at its discretion, the Firm’s management may choose to discount any of its Fees for Services at any discount rate as an offer to select clients. This may be a result of certain business initiatives or efforts and will be offered for a determined amount of time to such selected individuals as the firm determines.</p> <p>If you are enrolled in the Personal Investment Accounts program, you will be charged an advisory fee based on the assets held in your account(s) and will be billed quarterly in arrears. The more assets in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). If you are enrolled in the WEA Model Portfolios program, you will not be charged an advisory fee. Advisory fees are charged in-arrears.</p> <p><b>Other Fees and Costs</b>          With respect to the Personal Investment Accounts and WEA Model Portfolios programs, you will also incur any applicable platform fees, administrative fees, internal charges imposed by mutual funds and exchange-traded funds, record-keeping fees, broker commissions, interest charges, taxes and other fees and expenses incidental to the purchase and sale of investments in your account.</p> <p>When you invest in a model, you may incur other fees charged at the program level, such as applicable 403(b) and/or IRA program fees. Investment returns are net of internal mutual fund</p>



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	<p>expenses.</p> <p>You may also incur administrative or custodial fees via your custodian. 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><i>For additional information, please see Item 5 in WEA FA's <a href="#">Form ADV Part 2A</a>.</i></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><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? <i>When we act as your investment adviser</i></b>, 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.</p> <p>The programs that we offer are primarily limited to proprietary programs offered by our affiliates such as the 403(b) and IRA programs. Our affiliates directly and indirectly compensate us for offering their programs. This creates a conflict of interest in that we are unable to offer other programs that may better suit your needs.</p> <p>Certain mutual fund companies give our affiliates record-keeping reimbursements based on the amount of funds placed with them. We therefore have an incentive to promote proprietary programs offered by our affiliates because our affiliates use record-keeping reimbursements to offset program fees and expenses, including investment professional salaries.</p> <p><b>Question 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?</li> </ul> <p><i>For additional information, please review our <a href="#">Form ADV Part 2A</a>.</i></p>
	<p><b>How do your financial professionals make money?</b></p> <p>Our investment professionals are compensated with an annualized base salary and a non-individualized discretionary annual bonus based on the overall growth of our affiliate programs, including new business and retention. Our investment professionals do not earn commissions and are not compensated on a transaction basis for their activities at WEA FA. Certain professionals are dually registered with our affiliated broker-dealer; however, they do not earn compensation as a representative of the broker dealer in relation to their activities at WEA FA.</p>
<p><b>Item 4: Disciplinary History</b></p>	<p><b>Do you or your financial professionals have legal or disciplinary history?</b></p> <p>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>Question 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?</li> </ul>
<p><b>Item 5: Additional Information</b></p>	<p>For additional information about our services, please see our Form ADV Part 2A Brochure, visit <a href="http://www.weabenefits.com">www.weabenefits.com</a> or contact our Compliance Coordinator at 1-800-279-4030 or <a href="mailto:retirement@weabenefits.com">retirement@weabenefits.com</a>. If you would like additional, up-to-date information or a copy of this disclosure, please call 1-800-279-4030.</p> <p><b>Questions to ask your Financial Professional</b></p> <ul style="list-style-type: none"> <li>• Who is my primary contact person?</li> <li>• Is he or she a representative of an investment adviser or a broker-dealer?</li> <li>• Who can I talk to if I have concerns about how this person is treating me?</li> </ul>