



Retirement Wealth Advisors, Inc. Customer Relationship Summary (Form CRS)

Item 1 Introduction

Retirement Wealth Advisors, Inc. is an SEC Registered Investment Advisor. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and 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?

Retirement Wealth Advisors, Inc. offers investment advisory services to individuals, pension and profit-sharing plans, trusts, estates in addition to other business entities. We offer discretionary and non-discretionary portfolio management services, advice on an ongoing basis, and recommend products in the form of Individual accounts, IRA, ROTH IRA, SIMPLE IRA, SEP IRA. While we do not monitor your accounts on a regular basis, we may review your account in order to make recommendations. We also offer planning services for these accounts as well as 401(k) and 403(b) plans held elsewhere. Our representatives can make recommendations on your accounts, but you are the final decision maker.

As you make your decisions about your accounts, please visit our website www.retirementwealthadvisors.com and our affiliate company FormulaFolio Investments, LLC www.formulafolios.com for our Form ADV Part 2A for additional information.

Ask us: *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?*

Item 3 Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

The fees you pay will vary depending on the services you and your advisor determine are in your best interest. Advisory services charge an ongoing asset-based fee quarterly or monthly. The standard fee that will be paid can be broken down into two parts; the Money Managers fee and the advisors fee. Conflicts of interest do arise as there are other products with different fee structures, such as insurance products and annuities, that advisors recommend through their practice. However, advisors have a fiduciary responsibility to work in your best interest. We can provide other services for a fee, including but not limited to, financial planning, advising on accounts held at a plan sponsor, or maintenance fees on non-managed accounts. 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 detailed information about the fees and costs you will pay, please review the Investment Management Agreement and the corresponding disclosure paperwork you complete with your representative.

We encourage you to ask your advisor the following question to understand what fees and costs you are paying: 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?

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. The more money you have in your advisory account, the more you will pay us. 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:

Proprietary Products: Our affiliate, FomulaFolios has a proprietary mutual fund and exchange traded funds (ETFs) that are used within our investment models. Our firm will receive the additional management fee for its use. **Third-Party Payments:** Our advisors and our firm receive additional compensation from the recommendation and/or sale of products and services.

For more information about our firm's conflicts of interest, please visit <http://www.retirementwealthadvisors.com> and view our Form ADV.

We encourage you to ask your representative the following question: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our advisers receive advisory fees on a monthly or quarterly basis based on the fee agreed upon by you and your adviser. This fee is collected in advance or in arrears depending on your agreement. Your adviser can also be paid non-cash compensation in the various forms, i.e., technology fees, training expenses, etc. Advisers can also provide additional services for compensation such as planning services.

Item 4 Disciplinary History

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

Yes. For more information, visit <https://adviserinfo.sec.gov/>. Please visit Investor.gov/CRS for a free and simple search to research us and our financial professionals.

We encourage you to ask your representative the following question: As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Item 5 Additional Information

You can find additional information about our investment advisory services on our website at www.retirementwealthadvisors.com. You may also obtain up-to-date information and/or request a copy of our relationship summary by contacting us at 888-562-8880.

We encourage you to ask the following questions: 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?

FormulaFolio Investments, LLC Customer Relationship Summary (Form CRS)

Item 1 Introduction

FormulaFolio Investments, LLC is an SEC Registered Investment Advisor. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at www.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?

FormulaFolio Investments, LLC provides investment management services and works with advisors and clients to develop a plan that is customized to the clients' goals and investment objectives. We can manage all or a portion of client assets on a discretionary basis held in different active or passive asset allocation strategies. We also offer non-discretionary investment management services to clients for 401(k), 403(b), variable life/annuity products, or other products not held by the client's primary custodian. While we do not monitor each individual account, we do utilize outside systems that, when selected, notify us when your account approaches your downside threshold. FormulaFolios tailors services to clients' individual needs, working with licensed advisors to consult with clients to determine these needs. Our representatives can make recommendations on your accounts, but you are the final decision maker.

As you make your decisions about your accounts, please visit our website www.formulafolios.com and our affiliate company Retirement Wealth Advisors, Inc. www.retirementwealthadvisors.com for more information about the products and services we offer.

Ask us: 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?

Item 3 Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Fees paid are dependent on the services utilized. The standard fee that will be paid can be broken down into two parts; the Money Manager's fee and the advisor's fee. The manager's fee is a set fee; the advisor's fee is decided between you as the client, and the advisor. Fees are paid monthly in arrears. Some accounts are held in our wrap program. These fees include most transaction costs and custody services which cause them to typically be higher than non-wrap advisory fees. The wrap program fees may cost you more than paying separately for advice and trades if the account trades infrequently. Conflicts of interest do arise as there are other products with different fee structures, such as insurance products and annuities, that advisors recommend through their practice. However, advisors have a fiduciary responsibility to work in your best interest. FormulaFolios can provide other services for a fee, including but not limited to, maintenance fees on non-managed accounts.

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 detailed information about the fees and costs you will pay,

please review the Investment Management Agreement and the corresponding disclosure paperwork you complete with your representative.

We encourage you to ask your advisor the following questions to understand what fees and costs you are paying: 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?

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. For example, this may include, but is not limited to, the following items:

Proprietary Products: FomulaFolios has a proprietary mutual fund and exchange traded funds (ETFs) that are used within our investment models. Our firm will receive an additional management fee for their use.

Third-Party Payments: Our representatives and our firm receive additional compensation from the recommendation and/or sale of products and services.

For more information about our firm's conflicts of interest, please visit <http://www.retirementwealthadvisors.com> and view our Form ADV.

We encourage you to ask your representative the following question: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our advisers receive advisory fees on a monthly basis based on the fee agreed upon by you and your adviser. This fee is collected monthly in arrears. Your adviser can also be paid non-cash compensation in various forms, e.g. technology fees, training expenses, etc. Advisers can also provide additional services for compensation such as planning services.

Item 4 Disciplinary History

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

Yes. For more information, visit <https://adviserinfo.sec.gov/>. Please visit Investor.gov/CRS for a free and simple search to research us and our financial professionals.

We encourage you to ask your representative the following question: As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Item 5 Additional Information

You can find additional information about our investment advisory services on our website at www.formulafolios.com. You may also obtain up-to-date information and/or request a copy of our relationship summary by contacting us at 888-562-8880.

We encourage you to ask the following questions: 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?



World Equity Group, Inc.

Customer Relationship Summary

Introduction	World Equity Group, Inc. ("WEG") is registered with the Securities and Exchange Commission as a broker-dealer and as an investment adviser and is a member of FINRA & SIPC. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and their financial professionals at www.Investor.gov/CRS , which also provides educational materials about broker-dealers, investment advisers, and investing.
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What investment services and advice can you provide me?	WEG offers both brokerage services and investment advisory services to retail investors.	
	<i>Broker-Dealer Services</i> Brokerage Accounts	<i>Investment Adviser Services</i> Advisory Accounts
	<ul style="list-style-type: none"> ➤ If you open a brokerage account, you will pay us a transaction-based fee, which may be a commission, placement fee or markup, when you buy or sell an investment. ➤ You may select investments or we may recommend investments for your account, but the ultimate investment decision for your investment strategy and the purchase or sale of investments will be yours. ➤ We can offer you additional services to assist you in developing and executing your investment strategy and monitoring the performance of your account but you might pay more for these services. ➤ We will deliver account statements to you no less frequently than quarterly in paper or electronically. ➤ We offer a limited selection of investments. Other brokerage firms could offer a wider range of choices, some of which might have lower costs. ➤ We have no minimum account or investment requirements to establish an account with us. 	<ul style="list-style-type: none"> ➤ If you open an advisory account, you will pay an ongoing asset-based fee for our services based on the value of your account. We also offer financial planning services for an hourly fee. ➤ We will offer you advice on a regular basis. We will discuss your investment goals and design with you a strategy to achieve those goals, and regularly monitor your account. We will contact you regularly to discuss your portfolio. ➤ You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a discretionary advisory account) or we may give you advice and you decide on what investments to buy and sell (a financial planning agreement). ➤ Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might charge a lower fee or have lower costs. ➤ We have no minimum account or investment requirements to establish an account with us.

For Additional Information about our broker-dealer services, visit our website (www.worldequitygroup.com) and review your account agreement. For additional information on our investment advisory services, see our Form ADV Part 2A, which is available through the SEC at <https://adviserinfo.sec.gov/IAPD>, or on our website.

Conversation Starters: Given my financial situation, should I choose an investment advice service? Should I choose a brokerage account? Should I choose both types of services? Why or why not? How will WEG choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean? What investments are not available to me?

What Fees will I pay?	Broker-Dealer Services Brokerage Accounts	Investment Adviser Services Advisory Accounts
<p><i>Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay for the services we provide you.</i></p>	<ul style="list-style-type: none"> ➤ Transaction-based fees. You will pay us a fee every time you buy or sell an investment. This fee, often referred to as a commission, is based on the type and amount of the specific transaction and not the value of your account. With stocks or exchange-traded funds, this fee is usually a separate commission. With other investments, such as bonds, this fee might be included as part of the price paid for the investment (a "mark-up" or "mark-down"). With mutual funds, this fee (called a "load") reduces the value of your initial investment. For certain investments that are not publicly traded the fee is often referred to as a placement fee. ➤ Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as "surrender charges" to sell the investment. These fees are described in the prospectus or other offering documents for the investment. ➤ Our fees vary and often are negotiable. The amount you pay will depend on how much you buy or sell, what type of investment you buy or sell, and what kind of account you have with us. ➤ We charge you additional fees, such as custodian fees, account maintenance fees, and account inactivity fees. ➤ From a cost perspective, you may prefer a transaction-based fee arrangement if you do not trade often or if you plan to buy and hold investments for longer periods of time. 	<ul style="list-style-type: none"> ➤ Asset-based fees. You will pay an on-going fee each quarter based on the value of the cash and investments in your advisory account. The amount paid to our firm and your investment professional generally does not vary based on the types of investments. The asset-based fee reduces the value of your account and will automatically be deducted from your account. For certain advisory accounts, called wrap fee programs, the asset-based fee will include most transaction costs and custody services, and as a result wrap fees are typically higher than non-wrap advisory fees. ➤ Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as "surrender charges" to sell the investment. ➤ Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. ➤ For accounts not part of the wrap fee program, you will pay a transaction fee when we buy and sell an investment for you. You will also pay fees to a broker-dealer or bank that will hold your assets (called a "custodian"). Although transaction fees are usually included in the wrap program fee, you will sometimes pay an additional fee (for investments bought and sold outside the wrap fee program), as well as any custodian fees. ➤ Paying for a wrap fee program could cost more than paying separately for advice and for transactions if there are infrequent trades in your account. ➤ An asset-based fee may cost more than a transaction-based fee, but you may prefer an asset-based fee if you want continuing advice, regular contact, or want someone to make investment decisions for you. You may prefer a wrap fee program if you prefer the certainty of a quarterly fee regardless of the number of transactions you have.

Additional Information: You will pay fees 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 additional information about our transaction-based fees, visit our website (www.worldequitygroup.com) and review your account agreement. For additional information on our asset-based fees, see Item 5 of our ADV Part 2-B Brochure at <https://adviserinfo.sec.gov/IAPD>, or on our website.

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?

<p>What are your legal obligations when providing me recommendations as my Broker-Dealer or when acting as my Investment Adviser? How does your firm make money and what conflicts of interest do you have?</p>	<p>Broker-Dealer Services Brokerage Accounts</p>	<p>Investment Adviser Services Advisory Accounts</p>
	<ul style="list-style-type: none"> ➤ When we provide brokerage services to you, as a broker-dealer, and our financial professionals who are our “associated persons,” must to act in your best interest when making a recommendation of any investment transaction or strategy. The way we make money, however, creates conflicts with your interests. ➤ The more transactions in your account, the more fees we charge you. We therefore have an incentive to encourage you to engage in transactions. ➤ We can buy investments from you, and sell investments to you, from our own accounts (called "acting as principal"). We can earn a profit on these trades, so we have an incentive to encourage you to trade with us. ➤ Different investment products that we may recommend have various levels of commission and fees. Stock, exchange traded funds and bond transactions may have associated lower commissions and fees than other investments such as mutual funds, private placements, options, REITs and variable annuities. 	<ul style="list-style-type: none"> ➤ When we act as your investment adviser, we have a fiduciary duty to you which is the highest standard of conduct. We have an affirmative duty of good faith and full and fair disclosure of all material facts, must provide you with advice that is in your best interest and may not put our interest ahead of yours. At the same time, the way we make money creates conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. ➤ The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if you do not buy or sell. ➤ We can buy investments from you and sell investments to you from our own accounts (called "acting as principal"), but we may do so only with your specific approval on each principal transaction. We can earn a profit on these trades, so we have an incentive to encourage you to trade with us.
	<p>Additional Conflicts of Interest: Third-party advisers, mutual fund companies, insurance companies, and other product sponsors may agree to pay directly or indirectly additional compensation where our firm would receive a direct economic benefit. This additional compensation may include, but is not limited to solicitor fees, marketing allowances and support, sponsorship at various WEG conferences, meetings and/or functions. Therefore, these compensation arrangements create a conflict of interest, since they may affect the judgment of WEG or its RRs/IARs when recommending certain investment advisory programs or products over others. However, WEG and its RRs/IARs have an obligation to act in your best interest and not put our interest ahead of yours.</p>	

For additional information on conflicts of interest, see our ADV Part 2-B Brochure at <https://adviserinfo.sec.gov/IAPD>, or on our website, and any brochure supplement your financial professional provides you.

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

<p>How Do your financial professionals make money?</p>	<ul style="list-style-type: none"> ➤ Several of our financial professionals are dually registered as registered representatives (“RRs”) and investment advisor representatives (“IARs”). These individuals make money via both commissions and fees charged by WEG, typically as a percentage of the fees you pay. For those not dually registered, RRs make money by charging commissions and IARs make money by charging asset-based fees. Many of these individuals are also licensed as independent insurance agents. The dual registration as RRs and IARs and also being insurance agents creates a conflict of interest for WEG and its RRs/IARs when we recommend and sell investment and insurance products for which you would pay a commission, while also recommending and selling investment advisory services and managing the assets in your account for a fee. Therefore, a conflict of interest exists as the RR/IAR may have an incentive to recommend products based on the compensation received, rather than your needs. ➤ To the extent you are charged hourly fees, for our advisory services, the amount of the fee will depend upon the complexity of your financial situation and the clarity in explaining your investment goals and objectives to our financial professionals. ➤ For detailed information about how our IARs are compensated, see our Form ADV Part 2A on our website (www.worldequitygroup.com), on IAPD (https://adviserinfo.sec.gov/), or on www.Investor.gov. Information related to RR compensation is described in the offering documents for a particular investment and your WEG account documents.
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<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>Yes. WEG has disciplinary information disclosed within its Forms BD and ADV Part 2A. Both of these documents are available on our website (www.worldequitygroup.com). Some of our financial professionals have disciplinary information disclosed on their Form U4. Visit www.Investor.gov/CRS for a free and simple search tool to research both our firm and our investment professionals. In addition, information on each of our financial professions that serve as an RR is available at FINRA’s BrokerCheck, at https://brokercheck.finra.org.</p>
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Conversation Starters: As a financial professional, do you have any disciplinary history? For what type of conduct?

<p>Additional Information.</p>	<p>For additional information about WEG, our RRs, IARs and services, visit:</p> <ul style="list-style-type: none"> • www.Investor.gov or BrokerCheck (www.BrokerCheck.Finra.org) • Our website www.worldequitygroup.com • Your account agreement • Our Brochure at https://adviserinfo.sec.gov/IAPD • www.investor.gov <p>To report a problem to the SEC, visit www.Investor.gov or call the SEC’s toll-free investor assistance line at (800) 732-0330.</p> <p>To report a problem to FINRA, visit www.finra.org or call them at (301) 590-6500.</p> <p>To request a copy of our Customer Relationship Summary, or if you have a problem with your investments, account or financial professional, contact us at (800) 765-5004 or in writing at World Equity Group, Inc. 1650 N. Arlington Heights Road, Suite 100, Arlington Heights, IL 60004.</p>
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Conversation Starters: Who is the primary contact person for my account at WEG, and is he or she a representative of an investment adviser or a broker dealer, or both? Who can I talk to if I have concerns about how this person is treating me?