



## Outlook Wealth Advisors, LLC

Outlook Wealth is an SEC-registered investment adviser which provides investment advisory accounts and services to clients. Investment advisory services and fees differ from brokerage services and fees, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. Please contact us to discuss any questions you may have about our firm.

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### What Investment Services and Advice Can You Provide Me?

We offer financial planning, investment management, tax reduction strategies, retirement plan consulting, and educational seminars to retail investors. Our clients typically include individuals, families, and small business owners. If you engage us for investment management, we provide ongoing supervisory services to your accounts. We will review your account at least annually, with your cooperation. These reviews examine the performance of your accounts and compare them to your investment objectives. We also conduct reviews as needed based on changes in economic conditions, changes in your financial situation or investment objectives, or upon your request.

We offer both discretionary and non-discretionary investment management services. If you choose discretionary, you grant us authority to make and execute our investment recommendations in accordance with your investment profile without requiring your approval prior to each transaction. If you choose non-discretionary, you grant us authority to make investment recommendations in accordance with your investment profile; however, we must obtain your approval prior to executing each recommendation. You grant us either authority through our investment management agreement. We may recommend a third-party manager, sub-adviser, or co-adviser (“Sub-Adviser”) to you for asset management and other investment advisory services.

We do not limit our advice to particular securities, but we typically recommend or purchase stocks, fixed income securities, mutual funds, Exchange traded funds (ETFs), and other securities. Our minimum client size is \$250,000, which we may waive at our sole discretion. [For more detailed information about our services, please see Items 4 and 7 of our ADV Part 2A.](#)

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**Ask us:** *Given my financial situation, should I choose an investment advisory service? Why or why not?*

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### What Fees Will I Pay?

For investment management services, you will pay an advisory fee based on a percentage of the total assets under our management. This fee is billed quarterly in advance and will not exceed 1.50% annually. If we retain a Sub-Adviser to assist in managing your account, we will pay the management fees of the Sub-Adviser.

For financial planning, you may pay a flat fee based upon the complexity of your situation and planning needs. We charge a negotiated fixed fee for financial consulting and pension consulting based upon your needs and the complexity of services required. Our fees are negotiable at our sole discretion.

Certain additional charges are not included in our fees and must be paid separately by you. Whenever possible, we build portfolios with no transaction fee (NTF) securities to minimize costs to our clients. Examples of these additional charges include, but are not limited to, mutual fund sales loads, 12b-1 fees and surrender charges, IRA and qualified retirement plan fees, brokerage commissions, custodial fees, and transaction charges. For certain accounts, the annual investment advisory fee will consist of an annual wrap fee which will include all transaction charges. 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 our fees and costs, please see Item 4 & 5 of our ADV Part 2A.](#)

Our receipt of fees for managing client accounts results in several conflicts of interest. For example, we have a financial incentive to manage your account ourselves rather than through Sub-Advisers because we pay Sub-Advisers and platform providers out of our annual advisory fee. However, we consider the totality of services provided by Sub-Advisers and the total costs to you in deciding whether to retain Sub-Advisers.

Please review Items 5 and 10 of our [ADV Part 2A](#) for detailed descriptions of these conflicts and how we address them.

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**Ask us:** 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?

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## **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. Here are some examples to help you understand what this means:

- Our IARs are also licensed insurance agents in their individual capacities and receive commission on insurance products. The recommendation by our IARs for you to purchase an insurance product creates a conflict of interest based upon our incentive to receive a commission on that product. We manage this conflict by ensuring that the insurance recommendation is in the client's best interest. You are not required to purchase insurance products recommended by our representatives.
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**Ask us:** How might your conflicts of interest affect me, and how will you address them?

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

Our IARs are compensated via a combination of salary and a percentage of advisory fees generated on accounts on which they are advisors. IARs also earn commissions on insurance product sales through their roles as insurance agents. A conflict exists in that the more assets there are in a client's advisory account, the more a client will pay in asset-based fees, and we may therefore have an incentive to encourage clients to increase the assets in their accounts.

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

Yes. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research Outlook Wealth and our financial professionals.

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

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**For more information about our investment advisory services or to request the most current version of this relationship summary, please call us at (281) 872-1515 or visit our website at [OutlookWealth.com](http://OutlookWealth.com) or the SEC's Website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).**

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**Ask us:** 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?

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**Outlook Wealth Advisors, LLC**

Please note the following changes since the previous version of our Form CRS, dated June 25, 2020:

- We relocated the Conversation Starters. Each question is now featured within the relevant section.
- We updated our description of fees in order to clarify that the advisory fee would not exceed 1.50% annually.
- We updated the language describing the conflict of interest related to our investment adviser representatives' role as insurance agents to clarify that we manage the conflict by ensuring that an insurance recommendation is in the client's best interest.