

Client Relationship Summary



Introduction

PETERSON WEALTH ADVISORS, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. We think it is important that you have a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to our clients: financial planning (we assess your financial situation and offer solutions to meet your goals); portfolio management (we review your portfolio, create an individualized investment strategy, and regularly monitor your investments). As part of our service, we establish, with our clients, a review meeting schedule to keep our clients informed (monthly, quarterly, or annually) and we proactively see that those meetings take place. We continuously monitor client accounts based on the needs and preference of the client and adjust accounts in the interim when there are changes to the client's circumstances or when market events necessitate adjustments to the client's accounts. Our firm offers discretionary advisory services where our firm makes the decision regarding the purchase or sale of investments. We also offer a limited number of non-discretionary services where the retail investor makes the ultimate decision. We do *not* limit the types of investments that we recommend. Our minimum account size is \$500,000. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

We invite you to ask us the following questions:

- **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?**

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay? We recognize that fees negatively impact your account. For this reason, we are cognizant of the fees of the investment products we select, and we continually try to use investments with the lowest possible fees. We also keep the fees for our services reasonable.

Third Party Costs: All investment products (e.g., mutual funds, Exchange Traded Funds (ETFs), etc.) have fees (e.g., transactional fees and product-level fees). We tailor our portfolio management recommendations to your individual needs and we strive to select investments that do not have transaction fees whenever possible. Most of the investments we select within your accounts are Exchange Traded Funds (ETFs) because we find them to typically have the lowest fees. The custodian we use does not charge a transaction fee when ETFs are bought or sold. On occasion, and for a compelling reason, we will select a mutual fund to put into your portfolio and you may pay a transaction fee as we buy or sell a mutual fund in your account. **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.** Please also see our [Brochure](#) for additional details.

Our Fees: We are compensated based on a tiered percentage of assets under our management. The management fee is calculated by applying different rates to different portions of a portfolio. As the amount of money that we manage for you increases in size, the percentage of the fee that we charge decreases.

Fees range from 0.6% to 1.4% as detailed in Item 5 of our Brochure. Please ask us about the specific fees you will pay. Portfolio management fees are billed quarterly in advance at the beginning of each quarter, based upon the portfolio value on the last day of the previous calendar quarter. We will directly debit client custodial accounts for portfolio management fees. You pay our fees even if you do not have any transactions and the advisory fee paid to us does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

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? As an investment adviser, we are a fiduciary and we have an obligation to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money can create a conflict with your interests. Here is an example to help you understand what this means. The amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our compensation. All would agree that organic account growth is a positive for all parties, but our recommendation for you to transfer money from an outside source to Peterson Wealth Advisors can be viewed as a conflict of interest. We manage this conflict of interest through disclosure to you of the conflict and by upholding our fiduciary duty to act in your best interests. To eliminate a major conflict of interests that is prevalent in the investment industry, we do not receive commissions nor do we maintain licenses that allow us to receive commissions for buying or selling investment products. Please also see Item 10 of our [Brochure](#) for additional details.

How do your financial professionals make money? Our financial professionals are paid a salary, not measurably connected to the assets that they manage or investments they recommend. This compensation is based instead on how well and efficiently they can serve our clients, and their contributions to the business as a whole.

We invite you to ask us the following questions:

- **Help me understand how these fees and costs might affect my investments.**
- **If I give you \$1,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?**
- **How might your conflicts of interest affect me, and how will you address them?**

Disciplinary History

Do you or your financial professionals have legal or disciplinary history? **We do not have legal and disciplinary events.** Visit www.investor.gov/CRS for a free, simple search tool to research us and our financial professionals.

We invite you to ask us the following questions:

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

Additional Information

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/146349> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please contact us at 801-225-0000.

We invite you to ask us the following questions:

- **Who is my primary contact person?**
- **Is he or she a representative of a Registered Investment Advisory firm or a broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**