

Strategic Investment Advisors, LLC dba C2 Private Wealth

Client Relationship Summary – Form CRS

March 3, 2025

Is An Investment Advisory Account Right For You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Item 1. Introduction

Strategic Investment Advisors, LLC dba C2 Private Wealth. (“C2PW”) is an investment adviser and provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment adviser and a broker-dealer. [Investor.gov/CRS](https://www.investor.gov/crs) offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Asset Management: C2PW offers discretionary asset management services to advisory clients. C2PW will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The client will authorize C2PW’s discretionary authority (we can buy and sell investments in your accounts without asking you in advance) to execute selected investment program transactions as stated within the Investment Advisory Agreement.

C2PW offers discretionary asset management services to clients by selecting the AssetMark Platform. For more information regarding the AssetMark Platform, refer to AssetMark Platform Disclosure Brochure. Securities used will include exchange-traded funds (ETFs), individual bonds, individual equities, mutual funds, cash, or cash equivalents.

Qualified Plan Consulting: We offer Qualified Plan Consulting Services to individuals. We will meet with you for information gathering and then periodically review and if necessary make recommendations on how to allocate your participant account based upon the options available to you.

Financial Planning and Consulting: Services will be provided to you based on your selection on the Advisory Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Services will be considered complete upon delivery of the plan.

For more information about our services, we recommended reading our [ADV Part 2A Items 4, 5,10.](#)

Conversation Starters to ask your adviser:

- *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?

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 regarding our fees and costs, review [ADV Part 2A Item 5.](#)

Our comprehensive suite of services offers discretionary asset management and financial planning services for a fee based on a percentage of assets under management, billed quarterly and in advance based upon the value of the assets at the end of the quarter.

You will also pay other types of fees, such as (but not limited to) custodian fees, account maintenance fees, and mutual fund and ETF management fees. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender

charges” to sell the investment. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to increase the assets in your account in order to increase our fees.

Financial Planning: We charge a fixed or hourly fee which is received in two installments: one at the commencement of the planning process, balance of the final payment is due upon delivery of completed plan.

Conversation Starter to ask your adviser:

- *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 must 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 advisory fees are based on a percentage of assets; therefore, we have an incentive to encourage you to increase the assets in your account. The more assets in your account, the more you pay in fees.

Some of our advisors are licensed insurance agents and may recommend you purchase insurance products and receive commissions on the sale of those products. When referring clients to purchase insurance, the client’s best interest will be the main determining factor. Conflicts of interest are mitigated by our fiduciary duty and adherence to our code of ethics. For more information about our conflicts of interest, we recommend reading our [ADV Part 2A, Items 5 and 10](#).

Conversation Starter to ask your adviser:

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

How do your financial professionals make money?

Our advisors are compensated on a percentage of assets they manage, by a base salary, and with discretionary bonuses.

This is a conflict of interest because our advisors have an incentive to encourage you to increase your assets in your accounts and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our [Form ADV Part 2A Items 5 and 10](#).

Item 4. Disciplinary History

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

No, please visit Investor.gov/CRS for a free and simple search tool to research Strategic Investment Advisors and our financial professionals.

Conversation Starter to ask your adviser:

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

Item 5. Additional Information

To find additional information about C2PW and to request a copy of the *relationship summary*, please go to www.seniorplanningadvisors.com or send us an email at hlyon@seniorplanningadvisors.com. If you would like to request a copy of the relationship summary or if you have any concerns about how your adviser is treating you, please contact Heather Lyon, Chief Compliance Officer of Strategic Investment Advisors via phone at 866-211-1904.

Conversation Starter to ask your adviser:

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