

Form ADV Part 3 CRS (Customer Relationship Summary) March 31, 2024

Item 1: Introduction

Wealth Watch Advisors, Inc., 8310 S. Valley Hwy. Suit 107 Englewood, CO 80112 is an investment adviser registered with the Securities and Exchange Commission.

Item 2: Relationships and Services

Given your financial situation, should you choose an investment advisory service? Why or why not?

You must understand the difference in fees and services between brokerage firms and investment advisers. We intend that the following information will clarify our investment advisory services. Free and simple tools are available to research firms and financial professionals at <https://www.Investor.gov/CRS>.

What experience, licenses, education, and other qualifications do our professionals have? What do these qualifications mean?

Our investment adviser representatives hold the Series 65 or Series 66 Uniform Investment Advisers Law Exam License or the following professional designation, CFP or ChFC, in states where the designations are accepted instead of the security licenses. Which means they can provide investment advisory services to you. Refer to Brochure Supplement-Part 2B of Form ADV for each of our professionals' specific education, experience, and qualifications.

What investment services and advice can we provide you with?

Our firm is a fee-based (refer to Item 3) investment advisory firm. You grant us discretion (we determine for you) how the account will be allocated. Wealth Watch has several investment models our Investment Committee has approved and are utilized based on your level of risk and your specific investment objective. Wealth Watch manages accounts client-by-client based on your objectives, time frame, and risk tolerance.

How will we choose investments to recommend to you?

We begin by reviewing your financial situation and trying to learn the important facts. Our Firm only allows our independent advisors to utilize investment models approved by the Firm's Investment Committee. An approved Wealth Watch model may use individual stocks, exchange-traded funds-ETFs, mutual funds, bonds, options, or structure notes. The Firm has approved some alternative investments but highly recommends you contact us to ensure an alternative investment has been approved. Your financial professional is assigned to the day-to-day management of your account. Third-party money managers or sub-advisors are used to select the investments within the Firm's approved investment models we use within your portfolio. There is ongoing communication and face-to-face meetings with you. The Firm highly recommends that you contact us to ensure an investment is an approved Wealth Watch model. This is particularly true on real estate investments, promissory notes, and direct investments in a fund or entity. You are encouraged to contact us with questions, comments, or concerns. We are an investment adviser, not a broker-dealer. Therefore, you select a brokerage firm or bank to handle your security purchases and keep your assets safe.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will you pay?

Fees and costs affect the value of your account over time. Stocks or exchange-traded funds can have a separate commission. With other investments, such as bonds, this fee might be part of the price you pay for the investment (called a "mark-up" or "markdown").

Our fee is based on the total market value of your account on the date our custodian receives it, and an account number is assigned to that account. Our fees are collected in advance at the beginning of each month based on the average daily balance of your account(s) reported by the custodian, and our amortized every month based on the total fee disclosed in our Investment Advisory Agreement. Our maximum annual fee is 1.95% of assets but may be lower depending on the arrangement between you and your advisor, or may be higher if you are invested in a specialty model that requires a higher fee and additional paperwork.

How can we help you understand how the fees and costs might affect your investments?

If we manage \$100,000, the fee will be calculated to be \$1,950 annually for all standard (not specialty) investments assuming your annual fee rate is 1.95%. Refer to our Firm Brochure-Part 2A of Form ADV-Item 2 for additional information on our fee schedule.

Your fee does not vary based on the type of investments we select on your behalf. The only exception is if you are invested in a specialty model that requires a higher fee and additional paperwork. The asset-based fee reduces the value of your account and will be deducted from your account. All fees are based on the average daily balance in each of your accounts at the custodian.

You may pay transaction-based fees direct to the custodian when we buy or sell an investment for you (e.g., applicable commissions paid to broker-dealers for buying or selling investments) and our firm's fee for managing your account. You may experience fees paid to a broker-dealer or bank that holds your assets.

The more assets you have in the advisory account, including cash or any holdings blocked from trading, you will pay us a larger amount. Our incentive is to increase the assets in your account to increase our fees. Whether you make or lose money on your investments, you pay fees and costs. Fees and costs reduce your investment over time. Please make sure you understand what fees and costs you are paying.

As your investment adviser, we will act in your best interest and not put our interests ahead of yours. At the same time, how we make money conflicts with your interests.

How might our conflicts of interest affect you, and how will we address them? Here is an example to help you understand what that means: We benefit from the advisory services we provide, but only by the fees you pay us to manage your account. For additional clarification, our firm does not receive any payments from anyone besides you in the form of our management fees. In certain situations, we share our fee, which would be disclosed to you at no additional cost to you.

Item 4: Disciplinary History

Do we or our financial professionals have legal or disciplinary history? As noted on Form ADV Part 1, Item 11, we do not. Also, refer to Item 5-Additional information below.

Item 5: Additional Information

Where is additional information available? Seek additional information. Visit Investor.gov for a free and simple search tool to research our firm and financial professionals.

To report a problem to the SEC, visit <https://www.Investor.gov>. or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account, or financial professional, contact us in writing at Wealth Watch Advisors, Inc., 8310 S. Valley Hwy. Suit 107 Englewood, CO 80112.

For additional information on our investment advisory services, see our Form ADV, along with the brochure supplement for each financial professional, on IAPD on Investor.gov. Information regarding our firm can be found at adviserinfo.sec.gov. or by calling our firm at (855) 822-3708 for up-to-date information.

Who is your primary contact person at our firm? An investment adviser representative will be assigned to your account.

Who can you talk to if you are concerned about how this person treats you? You may reach our Chief Compliance Officer, Bill Gastl, or our President, David Shields, at 855-822-3708, and your concerns will be addressed immediately.