

FORM CRS

A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH GLOBAL WEALTH STRATEGIES & ASSOCIATES, LLC

January 2022

ITEM 1 – INTRODUCTION

Global Wealth Strategies & Associates (“GWS&A”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. 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 financial professionals at Investor.gov/CRS, which 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?

GWS&A offers discretionary investment advisory, financial planning, retirement planning, and consulting services to retail investors. Our firm manages advisory accounts on a discretionary basis. In a discretionary account, you have granted written investment authority to your financial professional to execute purchase and sell orders of securities in your advisory account(s) without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. Our firm monitors your agreed upon asset allocation target and investments (that you have granted us discretion over) within your advisory account(s), on an ongoing basis to align with your investment goals. In addition, our firm offers financial planning and consulting services to our clients. Financial Planning services can be provided on a stand-alone basis or in conjunction with our investment management services. In a consulting engagement, you will be required to select your own investment managers, custodian, and/or insurance companies for the implementation of consulting recommendations. Our firm does not require a minimum dollar value for any account to which we provide our investment advisory services.

**FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE
ITEM 4, 7, 8, 13, AND 16**

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- 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?

Our firm charges an annual investment advisory fee based on a percentage of assets under our management. Our maximum annual investment advisory fee is 1.50%, billed quarterly, in advance, based on the average daily value of assets under our management. We may negotiate a lower fee with you. The more assets in your advisory account(s), the more you will pay in fees, and therefore, our firm has an incentive to encourage you to increase the assets in your account(s). Your custodian will charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. The mutual funds and/or ETFs held in your advisory account(s) will charge management fees and other expenses. Fees for financial planning services range from \$400-\$25,000 for the first year in which a comprehensive financial plan is delivered. Consulting fees may vary based on the extent and complexity of the consulting project. The hourly rate for limited scope engagements is \$400. You will be billed monthly as services are rendered. 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 REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 5

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- 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. Here are some examples to help you understand what this means: 1) The custodians we use provide us with access to their institutional brokerage/support, trading, custody, reporting, and other related services at no charge to us. We use these services to help us manage and administer our advisory accounts, and to help us manage and grow our business. This presents a conflict of interest because receipt of these benefits creates an incentive to recommend that you open or maintain your account(s) with these custodians. 2) Our firm allows our financial professionals to invest in the same securities as you. This presents a conflict of interest because our financial professionals have an incentive to favor their personal account(s) over your advisory account(s). If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE
ITEM 5, 10, 11, 12, AND 14

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on the revenue our firm earns from our investment advisory fees described in Item 3 above. This presents a conflict of interest because our firm has an incentive to encourage you to invest, transfer, and/or, rollover additional funds in/to your advisory account(s). Additionally, some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest.

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

ADDITIONAL INFORMATION ABOUT OUR SERVICES OR AN UP-TO-DATE COPY OF THIS CLIENT RELATIONSHIP SUMMARY:

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is: 316072. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 720-420-4870.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- 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?

MATERIAL CHANGES SINCE LAST FILING

Updated document with formatting changes since the last filing.