



April 14, 2025

**FRA Wealth Management LLC** (“FRA”, “Firm”, “We” or “Us”) 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](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **What investment services and advice can you provide me?**

We offer investment advisory services to retail investors for an ongoing fee based on the value of assets in your account. Our principal advisory services include portfolio management and financial planning. If you open an account with us, we’ll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is regularly monitored (at least annually) and rebalanced periodically when appropriate to meet your changing needs, stated goals and objectives. Our asset allocation models consist primarily of exchange-traded equity securities. We review our firm-wide asset allocation models and approved securities at least quarterly.

Most of our accounts are managed on a discretionary basis, which allows us to decide the type and amount of securities to be bought or sold for your account and when to invest, without consulting you first. You will sign an investment advisory agreement giving us this authority, which will remain in place until you or we terminate the relationship. In providing our discretionary management services, we may use UX Wealth Partners LLC (“UX”), which provides a Turnkey Asset Management Platform (TAMP), to help manage all or a portion of your investment assets. A TAMP is a service that offers professional portfolio management, technology, and back-office support to streamline investment management. We evaluate your financial goals, risk tolerance, and time horizon, and based on that information, we select an appropriate investment strategy for UX to implement and manage on an ongoing discretionary basis.

We also manage accounts on a non-discretionary basis where the client makes the ultimate decision regarding the purchase or sale of investments.

For additional information on the services we offer, please refer to Items 4, 5 and 7 of our [ADV Brochure](#).

### **Questions to ask your wealth advisor:**

- 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?

### **What fees will I pay?**

You will be charged an ongoing fee billed monthly in arrears based on the average daily balance of the assets under our management (“AUM”). Our standard fee is as follows:

- 2% per annum on the first \$499,999 of assets;
- 1.75% per annum on the assets between \$500,000 and \$999,999;
- 1.50% per annum on the assets between \$1,000,000 and \$1,999,999;
- 1.25% per annum on the assets between \$2,000,000 and \$4,999,999; and
- 1% per annum on the assets above \$5,000,000.

For certain 401(k), 403(b), and 529 plans, we may charge a flat or annual fee. We also offer a one-time review and investment recommendation for a \$250 fee.

Fees are negotiable. By default, we deduct our fees directly from your investment account. However, you can choose instead to receive a bill and pay the fees separately.

Our advisory fees do not include other fees and costs you will pay directly. These include custodian fees, brokerage fees, mutual fund fees, transaction fees, and TAMP fees. If we use UX to manage your assets, they charge an annual fee of 0% to 0.49% based on the total value of your account.



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Our incentive is to increase the value of your account over time, which will increase our fees over time. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will affect the value and growth of your account and 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 additional information on our fees, please refer to Item 5 of our [ADV Brochure](#).

**Questions to ask your wealth advisor:**

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:

Employees of FRA may sell insurance products through Financial Resources of America Inc. This creates a conflict of interest as they may have a financial incentive to recommend these products to clients of FRA, even if they may not always be in the best interest of the clients. Also, officers, directors, and employees of FRA may also trade securities for their own accounts that are recommended to or purchased for its clients.

For more detailed information about our conflicts and how we address them, please refer to Items 10, 11 and 12 of our [ADV Brochure](#).

**Questions to ask your wealth advisor:**

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

**How do your financial professionals make money?**

Our financial professionals are employees of the Firm and are paid a fixed salary. They also receive quarterly bonuses at the discretion of FRA executive team based upon firm-wide revenue growth metrics.

We do not receive compensation from any third-party managers of investments that we select for client accounts.

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

Yes, for both our Firm and our financial professionals. For more detailed information about our disciplinary history, please refer to Item 9 of our [ADV Brochure](#).

Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

**Questions to ask your wealth advisor:**

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

**Additional information**

You can find additional information about our Firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by clicking on the FIRM tab and then searching CRD #284020.

To request additional information or a copy of this relationship summary, or to speak with a member of our investment advisory team, please call (888) 915-0930.

**Questions to ask your wealth advisor:**

- 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?