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Stratos Wealth Advisors, Ltd. (“we”, “us”, “our”, or “SWA”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Your FP may offer you investment advisory services through SWA. This relationship summary outlines the types of relationships and services SWA offers, the fees associated with those services, and the conflicts of interest that exist when we provide those services. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

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What investment services and advice can you provide me?

Our FPs provide you with access to a variety of investment advisory services and programs that include a range of investment products, including stocks, bonds, ETF/ETNs, no-load and/or load mutual funds and cash or cash equivalents, and other securities deemed to be in your best interest by your FP. The services and programs available through SWA include wrap programs, asset allocation programs, advisory programs offered by third party investment advisor firms, financial planning, and consulting services. SWA also offers both customized individually managed portfolios and management based on model accounts. It is important to understand that the products, services, minimum investments, and programs available to you will depend on your FP, your custodian, and your state of residence. More detailed information about our investment advisory services and programs can be found in our Form ADV, which is available at <https://adviserinfo.sec.gov/firm/brochure/283816>.

Your FP will typically monitor your advisory accounts, and the assets within those accounts, on an ongoing basis and make recommendations or changes deemed to be in your best interest based on your unique needs and investment goals. Your FP may not, however, provide ongoing monitoring for limited-scope consulting or advisory relationships. Your account may have specific requirements (such as account or investment minimums) that vary depending upon the particular services and/or programs you select.

SWA accounts are offered on a discretionary and non-discretionary basis as agreed to between you and your FP. Non-discretionary accounts require your FP to discuss all changes in your portfolio with you and to receive your approval prior to executing any transactions. You make the final decision regarding the purchase or sale of investments and the hiring/firing of sub-advisors within your account. For discretionary accounts, your FP can make changes within your account (including appointing or changing a sub-advisor) as deemed appropriate based on your best interest and without consulting you ahead of time.

#### 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?

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What fees will I pay?

The fee you pay to your FP is generally negotiated directly with them and may include services that are subject to different minimums/maximums. For investment advisory services, we typically charge an ongoing quarterly fee (sometimes referred to as an asset-based fee). Your FP may recommend that you use a sub-advisor, and your FP will receive a percentage of assets managed by a sub-advisor. These fees are a percentage of the value of your account. You pay this fee even if you don't buy or sell investments. The more assets you have in an asset-based fee account, the more you will pay us in fees. This creates an incentive to encourage you to increase the size of your account, including by transferring or rolling over assets from other accounts. We may also charge an hourly fee or fixed fee for additional services such as financial planning and consulting services. For wrap fee program accounts, you will pay us a single asset-based fee for advisory services. This fee also covers most transaction costs associated with your investments. If you expect to trade infrequently, or to pursue a “buy and hold” strategy, a wrap fee program may cost you more than paying for the program's services separately, and you may want to consider a non-wrap fee program account or a brokerage relationship rather than an advisory relationship. Depending on your account type, underlying products, sub-advisor and custodian, there may be other fees assessed by your sub-advisor, custodian, or product sponsor. Please review your custodian's disclosure documents for a description of the fees and costs. Your FP may also earn additional transaction- based compensation for insurance or other outside services provided. Your FP may recommend the use of our affiliated sub-advisor, Fundamentum. SWA benefits from the additional sub-advisory fee paid to its affiliate.

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. Detailed information on our advisory fees can be found in our Form ADV at <https://adviserinfo.sec.gov/firm/brochure/153184>.

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?

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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 ("COIs"). You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Here is an example to help you understand what this means.

Transition Assistance Benefits (TABs): TABs are payments or other benefits provided by custodians in exchange for an FP's recommendation that a client utilize their services. This creates an incentive for FPs to favor the custodian providing the TAB. TABs and other conflicts of interest are disclosed in our ADV Part 2B, which will be provided prior to or concurrent with the offering of investment advice.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

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How do your financial professionals make money?

Our FPs make money by charging you an advisory fee based on your account value or by charging you flat or hourly fees related to financial planning services. They may also make money through separate affiliation(s) with insurance carriers. Please see the "What fees will I pay?" section, along with our Form ADV (<https://adviserinfo.sec.gov/firm/brochure/283816>) for additional fee and company information.

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

Yes, some of them do. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple tool to research SWA and its FPs.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

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Additional Information

For more information, please review our Form ADV at <https://adviserinfo.sec.gov/firm/brochure/283816>. To request up-to-date information or a copy of this Relationship Summary, please call us at 1-855-863-4623.

SWA is affiliated with other investment firms. More information on our affiliations can be found in the form ADV for your advisory program.

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?