



# Customer Relationship Summary

Form CRS Customer Relationship Summary  
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Helping You Make an Informed Decision

## Introduction

Trubee Wealth Advisors, Inc. is registered with the Securities and Exchange Commission as a broker-dealer and investment adviser.

Account(s) carried by First Clearing. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, member FINRA/SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

Brokerage and investment advisory services and fees differ and that it is important for the retail investor to understand the differences.

All recommendations regarding your brokerage account will be made in a broker-dealer capacity, and all recommendations regarding your advisory account will be in an advisory capacity. When we make a recommendation to you, we will expressly tell you orally which account we are discussing.

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 advisers, and investing.

### Terms to know

- A **broker-dealer** is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account.
- An **investment adviser** is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

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

Trubee Wealth Advisors, Inc. offers brokerage services and investment advisory services, to retail investors, small businesses, corporations, and philanthropic organizations. Trubee offers Envision planning, advisory services, estate planning & trust, retirement planning, and Life insurance.

Additional information about services provided can be found on the company's website at: [www.trubewealth.com](http://www.trubewealth.com).

Please remember investing in securities generally involves risk of loss that clients should be prepared to bear. There are special risks inherent in investments in small-cap and foreign companies not applicable to domestic large-cap companies. These include, among others, reduced liquidity and currency exchange rate risk.

### Conversation Starters - ask your financial professional:

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

## Brokerage Services

We offer full-service brokerage to retail investors, providing recommendations in the purchase and sale of a variety of security products. We offer many different brokerage account types including individual and joint accounts, custodial accounts, estate and trust accounts, individual retirement accounts, 529 accounts, annuities and other types of retirement accounts as outlined in our account agreement(s). You should refer to our account agreement(s) for more information concerning available account types or speak with a registered representative. Some financial advisors offer limited products based on their licensing qualifications. Additional information regarding limitations, if any, can be found in your registered representative's Supplemental Disclosure.

There is no minimum initial account balance required to open a brokerage account with us. However, if you either fail to fund your account or do not return account opening documents as required, your account will be closed. In addition, some types of brokerage accounts have minimum account activity requirements and/or minimum on-going balance requirements that must be maintained, or your brokerage account will be closed. These requirements are detailed in the account agreement(s) you receive when you open your brokerage account.

When we make a recommendation, you make the ultimate decision regarding the purchase or sale of investments. You may accept or reject any recommendation we make. It is your responsibility to monitor the investments in your brokerage account, and we encourage you to do so regularly. We do not commit to provide on-going monitoring of your brokerage account. If you prefer on-going monitoring of your account or investments, you should speak with a financial advisor about whether an advisory services relationship is more appropriate for you.

## Investment Advisory Services

Investment advisory services include investment consulting and retirement plan consulting. Investment consulting services are offered through a wrap fee program or a non-wrap fee program. In a wrap fee program, clients are charged an all-inclusive wrap fee that covers advisory and execution services. Third-party money managers may be recommended as part of the advisory services offered depending on your asset allocation and asset management service needs. As part of our standard service we provide continuous and regular monitoring and are responsible for performing periodic reviews and consulting with you at least annually. Investment consulting clients are provided with periodic reports of relevant activity.

Trubee provides its clients discretionary and non-discretionary account ("Account") management services tailored to each client's individual needs. In a discretionary account, the Adviser will have the authority to determine which securities are bought and sold without prior consultation with the client. Discretion is exercised in a manner consistent with the client's stated objectives, and any restrictions the client provides in writing. In a non-discretionary account, the client makes the ultimate decision regarding the purchase or sale of investments. Discretionary authority is provided as part of the Client Agreement.

Advisory services are provided on a variety of security products and are not limited to type of investment. There is no minimum account balance required to maintain an advisory account.

Investment advisory services include continuous and regular monitoring. Advisory accounts are assigned to Investment Advisors who are responsible for performing periodic reviews and consulting with the respective client at least annually.

Additional information can be found on Trubee's Regulation Best Interest Disclosure; or ADV Disclosure Brochure (Items 4 and 7 of Form ADV Part 2A) and on our website at. [www.trubewealth.com](http://www.trubewealth.com).

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## What fees will I pay?

### Brokerage Services Fees

We receive direct and indirect compensation in connection with your brokerage accounts. Direct compensation is taken directly from the brokerage account in the form of commissions, markups or similar transaction fees on each trade. You will be charged more when there are more trades in your account. Therefore, we have an incentive to encourage you to trade often. The Firm also receives indirect compensation in connection with the services it provides as broker. Such compensation will include, but is not necessarily be limited to, sharing in distribution fees (12b-1 fees) paid by mutual funds, including money market funds, to the Firm and Custodian based upon the value of such funds held in the Firm; interest charged on debit balances (if any) in the Account; asset-based fee payments from banks which maintain deposit money market positions for the Account; interest on free credit balances; and postage and handling charges / transaction fees which may result in payments to the Firm above its actual costs for such services. Client further understands that these forms of fee and other compensation sharing arrangements create a conflict of interest when the Firm recommends itself as broker, or other investment or service providers it has compensation sharing arrangements with because the Firm will receive a commission or a share of the fee or compensation described above if the services are provided or positions are maintained in the Client's Account.

## Investment Advisory Services

As compensation for managing an Account, Client shall pay to the Firm an annualized asset-based fee ("Advisory Fee") that is payable in accordance with the fee schedule set forth in the client's Agreement. The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and this creates an incentive for us to encourage you to increase the assets in your account. Clients pay the Advisory Fee monthly or quarterly, in advance or arrears as set forth in the Investment Advisory Agreement.

The Advisory Fee includes payment for: (i) investment advisory services provided by the Firm pursuant to the Agreement; (ii) administrative services such as computing, charging and collection of account fees; (iii) administrative services to include, but not limited to, the processing of deposits and withdrawals from the Account pursuant to the Client's instruction; and (iv) the issuance of periodic reports, if any, by the Firm.

For wrap fee programs, the advisory fee will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore are higher than a non-wrap program fee. If a client invests through a Wrap Fee account managed by Wells Fargo Clearing Services, LLC, Trubee's discretionary authority will be limited to the decision to use or discontinue the use of the particular Wrap Fee Program. Trubee's authority will not include the power to select the identity and amount of securities to be bought or sold in the Wrap Fee account.

## Other Fees and Costs

Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to brokerage or investment advisory services. Fees can be charged directly or indirectly. Direct fees include custodial fees and account maintenance fees (including IRA fees) charged by Wells Fargo Clearing Services, LLC ("First Clearing"); markups and markdowns; redemption fees; wire fees; transfer fees; etc. Direct fees will be shown on your trade confirmation and/or custodial statement. Indirect fees include internal expenses charged by mutual funds, annuities, and other securities (including 12b-1 fees or trails).

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.

Additional information about our fees is available on the Regulatory BI Disclosure Brochure, ADV Disclosure Brochure (Form ADV part 2A, Item 5) and in your Customer Agreement.

### Conversation Starters - 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 providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

### Standard of Conduct

When we provide you with a recommendation as your broker-dealer or 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

### Examples of Ways We Make Money and Conflicts of Interest

Clients should be aware that the receipt of additional compensation by the Firm and its management persons or employees creates a conflict of interest that may impair the objectivity of the Firm and these individuals when making advisory recommendations. The Firm endeavors at all times to put the interest of its clients first.

The Firm has a conflict of interest through its revenue sharing arrangements with First Clearing as disclosed above. When you enroll in First Clearing's Cash Sweep Program, the Firm receives a portion of the interest paid on uninvested cash balances. You may elect to invest cash balances directly into a money market fund, or similar cash management investments. Other revenue sharing includes interest charged on debit balances (if any) in the Account. In addition, we revenue share with other product providers, including mutual fund companies. We receive 12b-1 fees and trails on certain mutual fund share classes and annuities. The prospectus will provide details about the different share classes available and how the fees vary. We'll provide additional information in the form of disclosures with an initial purchase of mutual funds or

annuities. The revenue sharing arrangements provides an incentive to recommend certain products, services, or share classes based on the total compensation expected.

In addition to the multiple sources of compensation that Trubee Wealth Advisors receives as part of their clearing agreement with First Clearing, LLC, in June 2023, Trubee Wealth Advisors received a one-time Contract Relationship Extension Award, amortized over five years. Repayment of the award is only required if Trubee Wealth Advisors leaves First Clearing for another firm during the term of this contract.

When you buy or sell a fixed income security, the Firm may act as riskless principal, simultaneously buying the debt security in the open market, and selling to you for a markup (or buying from you and selling to the open market, charging a markdown). We are compensated based upon the difference of the markup or markdown.

#### **Conversation Starters – ask your financial professional:**

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

Additional information about our fees is available on the Regulatory BI Disclosure Brochure, your First Clearing Customer Agreement, Cash Sweep Program Disclosure Statement, and the ADV Disclosure Brochure (Form ADV part 2A, Item 10).

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

Registered Representatives and Investment Adviser Representatives earn a portion of the commissions, trails and/or asset-based fee you pay. As commissions are based on a number of factors, so is the compensation paid to our Registered Representatives. For example, certain products offered as part of brokerage services pay higher commission rates than others. Financial professionals may receive non-cash compensation in the form of meals, entertainment or training received from third party product providers.

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

Yes. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### **Conversation Starters – 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**

Additional information, including our most recent Relationship Summary, is available at our website at [trubeeccollins.com](http://trubeeccollins.com); in your Customer Agreement; or you can call your Registered Representative or financial advisor at (716) 849-1401 to request up-to-date information and a copy of the Relationship Summary.

#### **Conversation Starters - ask your financial professional:**

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