

**FIDUCIARY ADVISORS, LLC**  
**OCTOBER 1, 2022**

**Item 1. Introduction.**

Fiduciary Advisors, LLC is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ in the marketplace 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](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

**Item 2: What investment services and advice can you provide to me?**

Fiduciary Advisors, LLC provides investment advisory services to retail investors through unaffiliated financial planners and financial advisors (collectively referred to as “Advisors”). The principal services we offer are investment management services. We provide investment management services through investment options we have selected and make available to you in your retirement plan. We provide investment management services on a non-discretionary basis pursuant to authority granted to us in your client agreement. Pursuant to this non-discretionary authority, you or your Advisor make the ultimate decision whether to buy or sell an investment. We do not limit the provision of investment management services to proprietary products, but investment options are generally no-load or load-waived mutual funds. We do not have a minimum account size or minimum fee for our investment management services. Regardless, we reserve the right to accept or decline a potential client for any reason in our sole discretion.

For additional information, please refer to our [Form ADV Part 2A Brochure](https://adviserinfo.sec.gov/firm/summary/104189) (at <https://adviserinfo.sec.gov/firm/summary/104189>), especially [Item 4 Advisory Business](#), and [Item 7 Types of Clients](#).

**Questions to Ask Us:**

*Given my financial situation, should I choose an investment advisory service? Why or why not?*

*How will you choose the investments to recommend to me?*

*What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

**Item 3 (part 1): What fees will I pay?**

For investment management services, we charge an asset based fee, which is billed on a monthly or quarterly basis. For an asset based fee, the more assets that are in a client’s advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in his or her account. In addition to our fees, you may also be responsible for other fees and expenses, such as an Advisor’s fee, custodian fees, mutual fund internal expenses, and any taxes or fees required by federal or state law.

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 additional information, see [Item 5 Fees and Compensation of our Form ADV Part 2A Brochure](#) (at <https://adviserinfo.sec.gov/firm/summary/104189>).

**Question to Ask Us:**

*Help me to 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?*

**Item 3 (part 2): 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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. As an example, we receive various benefits and services from custodians that we may recommend to you. For additional information on how this conflict and others might affect you, please refer to our [Form ADV Part 2A Brochure](https://adviserinfo.sec.gov/firm/summary/104189) (at <https://adviserinfo.sec.gov/firm/summary/104189>), specifically [Item 12 Brokerage Practices](#).

**Question to Ask Us:**

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

**Item 3 (part 3): How do your financial professionals make money?**

Our financial professionals are paid pursuant to a salary and a bonus structure. The bonus structure takes into consideration factors such as the amount of client assets they service, new clients obtained and/or an increase in client assets supervised by the professional, the time and complexity required to meet a client's needs, the product or services sold and the revenue the firm earns from the financial professional's advisory services recommendations. Since the firm charges an asset-based advisory services fee, the more assets you have in your account the more you will pay in fees and, therefore, the firm and the financial professional have an incentive to encourage you to increase the assets in your account.

**Item 4: Do you or your financial professionals have a legal or disciplinary history?**

No. You can visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

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

**Item 5: Additional Information**

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact 267-613-6252.

**Questions to Ask Us:**

*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 a person is treating me?*