

Bentham Wealth Advisors Inc.
Form CRS Client Relationship Summary
June 13, 2024

Item 1. Introduction

- A. **Bentham Wealth Advisors initially filed for registration as an investment adviser with the Securities and Exchange Commission and we provide investment advisory services rather than brokerage services.** Investment advisory services, brokerage services, and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.
- B. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Description of Services: We provide Portfolio Management Services, Ongoing Financial Planning, Project Based Financial Planning Services, and Employee Benefit Plan Services to retail investors.

Monitoring: As a part of our standard services, we monitor your investment account on an annual basis or when an event triggers a review. Financial plans, once prepared and delivered to you, are reviewed annually. We will discuss your investment goals, and design a strategy to achieve your investment goals.

Investment Authority: We buy and sell investments in your account without asking you in advance, this is called “**discretionary authority**”. We may give you advice and you decide what investments to buy and sell, this is called “**non-discretionary authority**”. We offer discretionary authority accounts.

Limited Investment Offerings: Our investment advice is not limited to a particular type of security. We provide advice on stocks, bonds, certificates of deposit, municipal securities, mutual funds and options in securities.

Account Minimums and other requirements: We do not have an account minimum.

Additional Information: Our firm was initially registered with the Securities and Exchange Commission (SEC) on June 13, 2024. The principal owners of the firm are Steve Witter and George Harris. Steve Witter is the firm’s Chief Compliance Officer (CCO). We offer investment advisory services to Individuals or families (other than high net worth individuals) and High net worth individuals or families.

Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.

additional questions for a retail investor to ask a financial professional and start a conversation about relationships and services:

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?

Description of Principal Fees and Costs: Our Ongoing Financial Planning consists of an upfront fee ranging from \$500 - \$2,500 and an ongoing fee that is paid monthly, in arrears, at a rate ranging from \$250 to \$500 per month. For our Project Based Financial Planning you will pay a fixed fee ranging from \$500 - \$15,000 paid in arrears. Portfolio Management Services and Employee Benefit Plan services pay an annual fee in arrears calculated on a monthly basis, at a rate ranging from 0.50% - 1.25%.

Description of Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

Additional Information: 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. Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.

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?*

Standard of Conduct

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.

Examples of Ways We Make Money and Conflicts of Interest: The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

Steve Witter is currently a licensed insurance agent, however, he no longer sells commissioned based insurance products. Steve Witter may sell non commissioned based insurance products to clients or prospective clients of BW.

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

Additional Information: Other than what has been stated above concerning insurance licensed individuals, we do not have any relationships or arrangements with any other entity.

How do your financial professionals make money?

We are paid by the asset-based fee that is charged to your investment account. The more assets you have in your advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. We are also compensated by ongoing and flat fees.

Item 4. Disciplinary History

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

No disciplinary history to report. Free and simple search tools are available to retail investors who visit www.Investor.gov/CRS to research our firm and financial professionals.

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

Item 5. Additional Information

Contact Steve Witter, Chief Compliance Officer (CCO) Phone: (716) 580-1500 for additional information and an up to date copy of the relationship summary.

*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?*