

Wall Advisors, Inc. (“We,” “Us” or “Our”), is an investment adviser firm registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ, in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.

What investment services and advice can you provide me?

As an SEC registered investment adviser, we offer discretionary and non-discretionary investment advisory services to retail investors for a flat fee or an ongoing asset-based fee based on the value of cash and investments in your account. Our advisory services include asset management services, performance evaluation and monitoring services, in addition to personalized and/or corporate financial planning services. We will meet with you to understand your current financial situation, existing resources, investment goals, objectives, and risk tolerance. Based on what we learn, we will write a financial plan for you that addresses your financial needs, including recommending appropriate asset allocation and advisory services which are regularly monitored on a monthly and quarterly basis, and if necessary, rebalanced to meet your changing needs, goals and objectives.

Most of our accounts are managed on a discretionary basis, which means we do not have to call you when buying or selling in your account, although we may. In some cases, we act in a non-discretionary capacity, which means that we must get prior approval or authorization from you before we make investment changes in your account. You will sign an investment management or financial planning agreement that will state whether we have discretionary or non-discretionary authority. This agreement will remain in place until our relationship is terminated.

Additional Information

Additional information about our advisory services is located in Items 4, 5 and 7 of our Form ADV, Part 2A brochure which is available on our Website at <https://wall-advisors.com/> or SEC’s website at www.adviserinfo.sec.gov.

↳ 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 those qualifications mean?*

What fees will I pay?

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. You will be charged either a flat fee or an ongoing fee that is calculated annually and then collected on a quarterly basis, based on the value of the investments in your account. Our fee schedules are as follows: for Asset Management Fees (from .50% to 1.50% depending on the value of the investments in your account); for Asset Allocation Services (from .50% - 1.50%; Fees may also be charged at an hourly rate ranging between \$150-\$200); for Financial Planning Services (from \$500- \$5,000, and/or an hourly fee ranging from \$150 to \$200 per hour depending on the type and complexity of financial planning services to be provided). Our fees vary. For an account where we charge an asset-based fee, the more assets there are in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. The quarterly fees will be automatically deducted from your account at the beginning of each quarter. Our designated custodians, T.D. Ameritrade (“TD”) and Fidelity Institutional (National Financial Services) (“Fidelity”), that hold your assets can charge you a transaction fee when we buy or sell an investment for you. TD and Fidelity transaction fees are in addition to our advisory fee for our advisory service. You could also pay charges imposed by TD and Fidelity or other custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time. We do not charge any performance fees to clients.

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. For more information about our fees and overall costs, please see Item 5 of our Form ADV, Part 2A brochure on our Website at <https://wall-advisors.com/> or SEC's website at www.adviserinfo.sec.gov.

↳ *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?*

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. 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.

Mr. Wall and associated persons may also be licensed as a certified public accountant (CPA) with Wall Titus, LLC, an affiliated accounting, and consulting firm providing compliance, tax, and consulting services to clients. When acting in this capacity, Mr. Wall and associated persons may receive compensation for providing such services. In these cases, our clients may also be clients of Wall Titus, LLC where we provide separate yet complementary services.

↳ *Questions to ask your financial professional:*

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

Additional Information

For more information about our conflicts of interest, please see our Form ADV, Part 2A brochure at <https://wall-advisors.com/>.

How do your financial professionals make money?

Our revenue is derived from advisory fees we collect from your accounts each quarter. Our financial professionals are employees of the firm and are paid either a fixed monthly salary or a portion of the advisory fees that the firm collects from the accounts each adviser manages. They do not receive cash or non-cash compensation.

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

No. However, if you want additional information about our firm or our financial professionals, you may visit the SEC's free and simple search tool located at www.investor.gov/CRS.

Where can I find additional information about your services?

You can find additional information about our investment advisory services on our website at <https://wall-advisors.com/> or SEC's website at www.adviserinfo.sec.gov by searching by our name or by our CRD#125272. You can also contact us directly at (863) 683-0708 to talk with any one of our financial professionals or support staff or to request an up-to-date copy of our Form ADV and/or relationship summary.

↳ *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?*