

Introduction

Rooted Wealth Advisors (“Rooted”) is an investment adviser registered with the Securities and Exchange Commission (“SEC”). It is important for you to understand how advisory and brokerage services and fees differ to determine which type of account or service is right for you. Free and simple tools are 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 investment adviser, Rooted offers investment advisory services to retail investors which includes investment management services and financial planning. If we provide investment management services to you, we first work with you in personal discussions to refine and state your goals and objectives. We document your investment policy in a personal Investment Policy Statement and then create and manage a portfolio based on that policy. We monitor your investments on an ongoing basis as part of our standard investment management services. Please refer to Item 4 of our Form ADV Part 2A for further information.

We typically manage accounts on a discretionary basis, which means we do not need to obtain your approval before buying or selling investments in your account. You will sign an investment management agreement and limited power of attorney giving us this authority. This agreement will remain in place until you or we terminate our relationship. Please refer to Item 16 of our Form ADV Part 2A for further information. We do not limit our advice to proprietary products or a limited menu of investments; however, the investments we recommend are generally limited to those available through our custodian and within our investment process. We do not have a minimum account size requirement. Please refer to Item 7 of our Form ADV Part 2A for further information.

Questions to Ask Us:

- *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?*

What fees will I pay?

Please ask your advisor to give you personalized information on the fees and costs you will pay. For investment management services, we charge an ongoing asset-based fee that generally does not exceed 1.80% annually, based on the value of assets in your account. Our fees are typically billed quarterly in arrears based on the value of your account. Financial planning services are included in this fee. The amount of your account assets affects our advisory fee; the more assets you have in your account(s), the more you will pay us. This creates a conflict of interest because we have an incentive to encourage you to increase the assets in your account. However, if you are on our tiered fee schedule, as your assets increase in your account(s), your fee percentage for each tier of assets decreases.

The broker-dealer (“custodian”) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee. You will also incur additional fees charged by third parties, such as custodians, mutual funds, and exchange-traded funds. These fees will reduce the value of your investments over time. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

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. Please refer to Item 5 of our Form ADV Part 2A for further information.

Questions to Ask Us:

- *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.

Rooted's main revenue source is client fees: the advisory fees we collect from our client's accounts each quarter. We have an incentive to increase the value of investments we manage which could bias our advice. Because we are compensated based on assets under management, we have a conflict of interest to recommend that you keep assets in your account rather than using them for other purposes, such as paying down debt or making investments we do not manage. Our standard advice, however, will be that mortgages or other debt that carries an interest rate higher than the safe fixed-income investments in your portfolio should be paid down or avoided. Rooted and its financial professionals receive commissions from the sale of insurance products. This creates a conflict of interest because we have a financial incentive to recommend insurance products. For additional information on conflicts of interest, please see our Form ADV Part 2A.

Questions to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are compensated based on the advisory fees we collect and, in some cases, commissions from insurance products. This creates a conflict of interest because they have an incentive to increase the size of your account and to recommend commission-based products.

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

No. Our firm and our financial professionals do not have any legal or disciplinary history. Visit www.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?*

Additional Information

You can find additional information about our services at www.adviserinfo.sec.gov by searching for our CRD number (313759). You may also contact us at (815) 918-4727 to request a current copy of this relationship summary.

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 this person is treating me?*