



Item 1: Introduction

Redmont Wealth Advisors LLC (“Redmont,” “we,” “our,” or the “Adviser”), located at 444 W Lake St, Suite 1900, Chicago, IL 60606, is an investment adviser registered with the Securities and Exchange Commission. Redmont does not provide brokerage services. Brokerage and investment advisory services differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Invest.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

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 investment services and advice can we provide you?

Redmont provides investment advisory services regarding the investment of client funds based on the individual needs of each client (each a “Client”) and generally manages client assets on a discretionary basis. Through personal discussions in which goals and objectives based on a Client’s particular circumstances are established, we develop a personal investment strategy and create and manage a portfolio based on that strategy. Redmont constructs Client portfolios using a mix of individual stocks, fixed income instruments, ETFs, exchange-traded notes, closed-end funds, mutual funds and alternative investments through direct purchase of securities, allocation to sub-advisers and/or by investing in a variety of investment vehicles. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Redmont uses both long-term and short-term purchases to meet Client objectives and risk tolerance.

As part of its standard service, Redmont provides continuous management and monitoring of Client portfolios. After the initial consultation, in-depth reviews of Client goals and objectives will occur annually, and informal update discussions may take place on a quarterly or semi-annual basis. Account supervision is guided by the Client’s stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), which may include certain tax considerations.

Redmont also provides financial planning services on a limited basis. Financial planning clients receive an analysis providing a detailed financial plan designed to assist in achieving the Client’s financial goals and objectives. Where we only provide financial planning services, we are not responsible for the implementation of any investment recommendations. Additional plans will not be provided unless contracted otherwise.

Redmont does not require investors to open or maintain an account to establish a relationship but may impose minimum account size requirements with respect to our advisory services. Please also see our Form ADV Part 2A (“*Brochure*”) for additional information.

Item 3: Fees, Costs, Conflicts and Standard of Conduct

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

What fees and expenses will you pay?

The advisory fees payable to Redmont are individually negotiated with each Client and specified in the applicable advisory agreement. Such fees typically include investment supervisory services typically charged as a percentage of assets under management (or market value determined by your custodian) ranging up to 1.50% per annum billed quarterly in arrears. Fees for financial planning services are determined based on the nature and complexity of the services being provided. Depending on unique circumstances, such as account size, service requirements and other factors, management fees may be subject to negotiation. Your fee does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be debited directly from your account by the custodian in accordance with Client authorization. Any prepaid but unearned fees will be refunded by Redmont.

Redmont’s fees are exclusive of administration expenses, brokerage commissions, transaction fees, fund expenses, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts third party manager expenses (such as those charged by sub-advisers) and other related costs and expenses incurred by Clients.



Custody fees will vary depending on the custodian. All brokerage charges and related transaction costs are charged to the Client account(s) as they occur. All fees paid to the firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds, closed-end funds and/or ETFs to their shareholders as well as for any other investment vehicle in which a Client invests.

The more assets you have in the 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. You pay fees and costs whether you make or lose money on your investments. Fees and costs reduce your investment over time. Please make sure you understand what fees and costs you are paying.

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:

The Adviser and its related persons engage in a broad range of activities, including investment activities for their own account and for the account of other Clients. In the ordinary course of conducting its activities, your interests, from time to time, may conflict with the interests of the Adviser or its affiliates. Further, in some cases, the firm manages Clients in the same or similar strategies. This may give rise to potential conflicts of interest if the Clients have, among other things, different objectives or fees. Redmont recognizes that it must treat all Clients fairly and must refrain from favoring our interests or those of one Client over yours. This may be tempered by the fact that losses will reduce performance in your account and thus the fees earned. Redmont may also use the services of certain broker-dealers that provide soft dollar benefits to acquire research useful to Redmont's investment management activities. Redmont may have an incentive to use broker-dealers that provide soft-dollar benefits over other broker-dealers. Additionally, certain soft dollar benefit practices may benefit some Clients more than others.

Certain of these conflicts of interest, as well a description of how the Adviser addresses such conflicts of interest, can be found in Items 6, 11 and 12 of Redmont Wealth Advisors LLC Brochure.

How do your financial professionals make money?

Primarily, we and our advisory personnel benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Redmont also receives non-cash economic benefits in the form of support products and services when Clients maintain accounts at Schwab. Please See Form ADV Part 2A Items 10 and 14 for additional information.

Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do we or our financial professionals have legal or disciplinary history?

No; as noted on Form ADV Part 1, Item 11. Seek out additional information. Visit Investor.gov for a free and simple search tool to research our firm and our financial professionals.

Item 5: Additional Information

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?

Where is additional information available?

Visit Investor.gov for a free and simple search tool to research our firm. For additional information on our advisory services see our Brochure available at <https://adviserinfo.sec.gov/>. If you have questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, please contact Ryan Stein, Chief Compliance Officer, at 773-397-3203 or at rstein@redmontwealth.com.