



## **FORM CRS**

(Form ADV, Part 3)

### **A Summary of your Advisory Relationship with UX wealth Partners, LLC**

March 21, 2025

#### **ITEM 1 – INTRODUCTION**

UX Wealth Partners, LLC (“UX Wealth,” “we,” “us,” “our” or the “Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at [Investor.gov/CRS](https://investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing.

#### **ITEM 2 – RELATIONSHIPS AND SERVICES**

##### **WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

Our Firm oversees and manages on a discretionary basis some or all of the client assets of an unaffiliated and/or independent investment adviser (an “Independent Adviser”) according to the investment strategy chosen by the Independent Adviser and/or the client of that Independent Adviser’s (an “Adviser Client”). In these situations, the Adviser Client remains a client of the Independent Adviser. Our Firm makes available different strategies or model portfolios and does not offer direct investment advice to the Adviser Client. The decision as to what investment strategy the client assets are invested in is based on suitability information gathered and reviewed by the Independent Adviser and, except for client accounts belonging to our family and friends, our discretion would be limited to our trading authority to execute the chosen investment strategy.

Our Firm also provides options and flexibility to Independent Advisers to accommodate their unique investment preferences and strategies through customized investment strategies which include the following:

- **UX Blends.** UX Blends are blended investment strategies available on the UX Model Marketplace. The blended strategies are managed and reviewed by UX Wealth, while the individual strategies within the blend are managed by their respective third-party managers. UX Blends serve as a starting point for client portfolios. Final investment decisions are the responsibility of the Independent Adviser.
- **Unified Management Account (UMA).** Through the UX Wealth Software Platform, UX Wealth may allow the Independent Adviser to contract with third-party investment managers who may publish model portfolios in the Independent Adviser's sponsored instance of the UX Wealth Software Platform and make them accessible therein.
- **Adviser as Model Manager.** UX Wealth may allow the Independent Adviser to act as a portfolio manager and create its own models for incorporation into the UX Wealth Software Platform. Under this arrangement, the Independent Adviser would exercise investment discretion while UX Wealth would handle trading and billing functions.

- **Gated Model Portfolios.** Our Firm may also allow an Independent Adviser to contract with a third-party investment manager to publish model portfolios in the Independent Adviser's instance of a third-party platform with performance and reporting capabilities which our Firm sponsors as part of our agreement with the Independent Adviser. A separate Gated Model Portfolio Subscription Agreement will be executed between our Firm and the Independent Adviser to govern the terms of this arrangement.

With regard to these customized investment strategies and/or selection of the third-party manager, UX Wealth's obligation is limited to executing the trading instructions provided for by the designated investment strategies. UX Wealth has no obligation to conduct due diligence, assess its economic and financial viability, or offer recommendations or advice regarding their feasibility or practicality. The Independent Adviser retains full discretion and responsibility for developing, crafting, and allocating the tailored investment strategy, as well as selecting third-party investment managers.

In almost all cases, the model portfolio providers, who may either be the Independent Adviser as the manager or a third-party investment manager, may generally only use equities or ETFs. The customized model portfolios will be structured after extensive consultations with the Independent Adviser.

For a select few family and friends accounts, our Firm offers investment advisory services on a fully discretionary basis. There is no account minimum requirement for these in-house accounts. In a discretionary account, you have granted written investment authority to a financial professional or investment adviser representative (a "Financial Professional") to execute purchase and sell orders in your advisory accounts without consulting with you first.

Our Firm continuously monitors the models offered on our platform and will update the securities held in your account to align with the strategy selected for your portfolio. We do not limit our investment advice and recommendations with respect to proprietary products, or to a limited menu of products or types of investments. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. Our Firm offers our management platform to other registered investment advisors who may have their own account minimum requirements. Except for our in-house accounts, we generally require a minimum of \$25 million investable assets to engage in our asset management services. This minimum is negotiable.

#### **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 these qualifications mean?

FOR MORE INFORMATION, PLEASE REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEMS 4, 7, 8, 13 and 16

### **ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

#### **WHAT FEES WILL I PAY?**

Fees billed for our asset management services include the following: UX Wealth Fee for services defined in Item 4 of our Part 2A Brochure ("UX Wealth Fee") and the Independent Adviser's advisory fee, if applicable. The UX Wealth Fee

is an asset-based advisory fee for the platform administration and investment management services it provides to a client account and covers investment management supervision, trade entry, and other account maintenance and/or service activities. Specifically, the UX Wealth Fee is composed of a "Platform Fee" which is calculated based on the assets under management (AUM) or balance of an account plus a "Manager Fee" of 0% to 0.49% of the AUM which varies depending on the third-party manager or model provider chosen by the Independent Adviser. The advisory fee for in-house accounts is negotiated in the applicable agreement between the client and our Firm. The minimum annual fee for each covered account is \$24. The fees mentioned above are all negotiable and are billed in arrears and calculated as a percentage of the average daily balance of the managed assets during the previous month.

Third parties, such as broker-dealers, custodians, trust companies, banks and other financial institutions may impose additional charges include transaction costs, custodial fees, redemption fees, retirement plan and administrative fees or commissions, charges imposed by a mutual fund or ETF in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, regulatory fees assessed by FINRA and other fees and taxes on brokerage accounts and securities transactions.

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.

#### **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?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5

#### **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. Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Our Firm is required to disclose commonly owned entities that would provide different services to you and generate additional compensation to our Firm. We have an affiliated business that is another investment adviser. This is a conflict of interest because our affiliated business receives additional compensation for providing these other services to you. Our Firm allows our Financial Professionals to trade in their personal accounts and may invest in the same securities as clients. However, all our Financial Professionals personal securities accounts are supervised on an ongoing basis. Some of the products, services, and other benefits provided by your custodians benefit our Firm and may not benefit you or your account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

#### **QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL**

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

FOR MORE INFORMATION, PLEASE REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEMS 10, 11, 12 and 14

## HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Firm's Financial Professionals are compensated by salary, or the investment services fees as described above in Item 3 Fee section. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

FOR MORE INFORMATION, PLEASE REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEMS 5, 10, 11, 12 and 14

## ITEM 4 – DISCIPLINARY HISTORY

### DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

#### QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- ☒ As a Financial Professional, do you have any disciplinary history? For what type of conduct?

FOR MORE INFORMATION, PLEASE REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

## ITEM 5 - ADDITIONAL INFORMATION

For additional information about our investment advisory services, visit the SEC's website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) and secure a copy of our Form ADV Part 2A disclosure brochure by searching for our Firm's IARD number which is: 308983. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 720-797-8357.

#### 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?

## MATERIAL CHANGES SINCE LAST FILING

In the present version (as of March 21, 2025), there are no material changes since the last filing.