

## Customer Relationship Summary (Form CRS) – January 2024

### Introduction

Q3 Advisors LLC (“Q3”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. The SEC offers free and simple tools to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

### Relationships and Services

#### ***What investment services and advice can you provide me?***

We provide retirement consulting and financial planning services only. Our retirement consulting services are proprietary programs known as Rothology and Rothology Legacy, both of which focus on Roth-IRA conversion strategies. Our comprehensive financial planning services, which can include either Rothology or Rothology Legacy, consist of topics such as retirement planning, tax planning, college savings, asset allocation, cash flow, estate planning, and one or more other topics.

Rothology and Rothology Legacy engagements are usually one-time services. Our financial planning services can be structured as one-time or ongoing engagements. We do not manage investment accounts either on a discretionary or non-discretionary basis.

**For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.**

<https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

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?

### Fees, Costs, Conflicts and Standard of Conduct

#### ***What fees will I pay?***

We are compensated for our advisory services through negotiable fees. The fees for Rothology and Rothology Legacy are \$4,000 - \$9,000 and \$4,000 - \$6,000 respectively, for the first year. Our fees for comprehensive financial planning services are \$7,000 - \$15,000 for the first year. Comprehensive financial planning services include either Rothology or Rothology Legacy. Portions of the annual fee can be billed quarterly in arrears.

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. The only compensation received from advisory services is the fees charged for providing investment advisory services as described above. Q3 Advisors no other forms of compensation in connection with providing investment advice.

**For additional information about our fees and costs, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.**

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?***

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

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 that we provide you. Here are some examples to help you understand what this means.

For additional information, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

***How do your financial professionals make money?***

Our financial professionals are compensated with a base salary.

**Disciplinary History**

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

No, we do not have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

**Additional Information**

You can find additional information about our investment advisory services by visiting <https://www.sec.gov/check-your-investment-professional> and searching with our CRD number (284220) or by contacting us at 800-676-0703.

Ask your financial professional: Who is my primary contact person? Is he or she a representative of an advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?