

Wealth Advisors Network, Inc.
201 Foundation Place Ste. 100
Hastings, NE 68901
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Introduction

This relationship summary will describe the nature and scope of services provided by Wealth Advisors Network, Inc.

Wealth Advisors Network, Inc. (WAN) and d/b/a BS&P Wealth Management, d/b/a Laurel Valley Advisors 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 difference. Free and simple tools are available for you to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealer, investment advisers and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including financial planning, asset management, retirement planning, and wrap fee programs. WAN, through its investment advisors, provides ongoing monitoring of your account as agreed to by you and your investment advisor. We generally recommend a **discretionary** account which allows us to buy and sell without needing to contact you in advance of trades. This allows us to make trades for multiple clients at one time (block trade) which is efficient and fair to retail investors. Alternatively, **non-discretionary** accounts may be made available upon request. This is documented in the investment management agreement. Many of our adviser representatives (“IARs”) are registered representatives of Cambridge Investment Research, Inc. (CIR), a registered broker/dealer and member of FINRA/SIPC. Through CIR, we offer brokerage services.

WAN has a \$25,000 minimum balance requirement for new accounts in order to manage a portfolio for the WAN CMAP Program. WAN may choose to waive these minimums at its sole discretion as circumstances dictate.

Additional information, please refer to our Form ADV Part 2A Brochure Items 4. and 7., available on our website at www.wealthadvisorsnetwork.net.

Key Questions to Ask:

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Why or why not?
- How will you choose investment 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?

In our advisory programs, fees charged are based on assets in your account. We deduct your fees from your account at the beginning of each quarter.

Under the WAN CMAP Program, clients will also incur custodial fees, maintenance fees and ticket charges for each transaction (trade) that are subject to ticket charges, by our introducing broker/dealer.

Under the WealthPort Advisor-Directed Wrap Program, the advisory fee includes custodial fees and ticket charges therefore, are higher than a typical asset-based advisory fees.

Since we charge a percentage of assets under management in fees, we make more money when you make more money.

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. Please see our Form ADV Part 2A Brochure, Items 4. and 5. of and Items 4.A. and 5 of Cambridge Investment Research Inc.'s WealthPort Wrap Brochure.

Key Questions to Ask:

- Help me to 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.

- We receive a percentage of your account in fees, therefore it reduces the value of your account.

Key Questions to Ask:

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

Additional Information, please refer to WAN's Form ADV Part 2A, Item 5, available on our website at www.wealthadvisorsnetwork.net

How do your financial professionals make money?

They are compensated by a salary and/or based on a percentage of revenue they produce, which is deducted from your account balance. They may or may not also receive a portion of profits earned by WAN.

Does Wealth Advisors or your financial professional have legal or disciplinary history?

- Visit Investor.gov/CRS for a free simple search tool to research WAN and your financial professional.

Key Questions to Ask:

- As a financial professional do you have any disciplinary history? For what type of conduct?

Additional Information

Retail investors can find additional information about our investment advisory services at www.wealthadvisorsnetwork.net. If you would like additional, up-to-date information or a copy of this disclosure, please call Jeni Charron at 402-463-6769.

Key Questions to Ask:

- Who is my primary contact person?
- Are they a representative of an investment adviser?
- Who can I talk to if I have concerns about how this person is treating me?