PART 1 – INTRODUCTION

Signal Advisors Wealth, LLC ("Signal Wealth") 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, 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?

We offer our services in two ways: (1) independent registered investment advisers ("Independent RIAs") use our investment management platform ("Signal Platform") to manage their advisory clients' ("Independent RIA Clients") assets, and (2) by and through our investment adviser representatives ("IARs") we provide investment advice directly to clients who contract with us to serve as their investment adviser ("Direct Clients"), and our IARs utilize the Signal Platform. For Independent RIA Clients, the Independent RIA remains your investment adviser through its investment management agreement with you, and it is responsible for determining the suitability of selecting the appropriate strategies for you based on the authority you grant. For Direct Clients we are the investment adviser and are responsible for investment recommendations and strategies in accordance with your risk tolerance and objectives, and our standard services includes monitoring your accounts on an ongoing basis. Our monitoring is limited to the investments in your account and does not extend to assets held outside of Signal Wealth. We offer discretionary and non-discretionary advisory services. Discretionary authority means an adviser can decide which investments to purchase and sell in your account without consulting you, and non-discretionary means you make the ultimate decision regarding the purchase or sale of investments. We monitor the model portfolios and managers available on the Signal Platform on an ongoing basis. Independent RIAs using the Signal Platform may impose their own account minimums. We do not require a minimum to engage our services, however, to invest in certain models or products, there may be minimums imposed. We offer a wrap-fee program for Direct Clients custodied at our custodian(s) where clients are charged a single, bundled fee.

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 REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 8, 13 & 16

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

WHAT FEES WILL I PAY?

Fess billed for our Asset Management services include the following: Signal Wealth's Fee for services defined in Item 4 of our Part 2A Brochure and as set forth in your agreement ("Signal Wealth Fee"); and/or, if you are Independent RIA Client, the Independent RIA's advisory fee. Signal Wealth's Fee is an asset based advisory fee for the platform administration and investment management services it provides to the Adviser Client Accounts. Direct Client fees are billed in arrears, unless otherwise agreed with you. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. The custodian will charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. Signal Wealth also offers an hourly or fixed-fee arrangement. You will pay fees and costs whether you make or lose money on your investments. Signal Wealth also offers a wrap fee program where most brokerage expenses and the advisory fees are billed at one flat rate. 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. A conflict of interest exists since we charge asset-based fees and will receive more advisory fees as these accounts increase in value, and therefore we have an incentive to encourage clients to increase the assets in these accounts.

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 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 insurance agency/entity, Signal Advisors Insurance, LLC. The common ownership of these entities is a conflict of interest because the insurance business receives compensation when a financial professional provides insurance services to you, which is not in their capacity of an investment advisor representative of Signal Wealth, if services are elected. 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 do your conflicts of interest affect me, and how will you address them?

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Firm's Financial Professionals are compensated by salary and/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 disclose and mitigate our conflicts of interest. While some of our Firm's Financial Professionals are engaged in outside business activities, we disclose material outside business activities and the conflict it poses to you. Many of our Financial Professionals are, as outside business activities, licensed insurance professionals and receive commissions, bonuses, and other economic incentives for selling insurance products, and the receipt of such compensation creates a conflict of

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

ITEM 4 – DISCIPLINARY HISTORY

interest. You will pay fees and costs whether you make or lose money on your investments.

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

Yes. Visit 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 REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

ADDITIONAL INFORMATION ABOUT OUR SERVICES OR A COPY OF THIS FORM CRS:

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is: 301086. You may also contact us directly for up-to-date information and/or request a copy of the relationship summary at: 866-774-4625.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☑ Who is my primary contact person?
- ☑ Who can I talk to if I have concerns about how this person is treating me?