

**Radiant Wealth Advisory, LLC**

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**Introduction**

Radiant Wealth Advisory, LLC (“RWA,” “we,” “us,” or “our”) is a state-registered investment adviser located in Cincinnati, Ohio. We offer investment advisory services, not brokerage services, and are regulated by the State of Ohio. Registration does not imply a certain level of skill or training.

**Conversation Starter:**

Given my financial situation, should I choose an investment adviser? Why or why not?

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

We offer comprehensive financial planning and ongoing discretionary investment management tailored to each client’s goals, values, risk tolerance, and time horizon.

Our services include:

- Ongoing discretionary portfolio management, meaning we make investment decisions for your account without requiring approval for each trade, pursuant to a written advisory agreement
- Comprehensive financial planning, including retirement planning, cash flow analysis, risk management, and life-transition planning
- Periodic portfolio reviews and rebalancing
- Educational workshops and speaking engagements that are educational in nature only and do not provide individualized investment advice or create an advisory relationship

Your assets are held with a qualified custodian, currently Altruist Financial LLC. While we recommend Altruist, clients may choose another qualified custodian, subject to our ability to effectively manage the account.

**Conversation Starter:**

What is included in your financial planning services? How often will my investments be monitored?

**What fees will I pay?**

You may pay investment management fees, financial planning fees, or both, depending on the services selected. Fees include:

- Asset-based investment management fees charged quarterly in arrears based on assets under management
- A fixed annual financial planning fee billed monthly

Because we deduct advisory fees directly from your account with written authorization, we are considered to have limited custody under state regulations. We do not otherwise hold your money or securities.

Additional costs may include custodian fees, transaction costs, and mutual fund or ETF expenses.

**Conversation Starter:**

Help me understand how these fees work and how they affect my investments over time.

**What are your legal obligations to me when acting as my investment adviser?**

We are a fiduciary, which means we are legally required to act in your best interest and not put our interests ahead of yours.

This includes the obligation to provide advice that is in your best interest, disclose material conflicts of interest, and seek best execution of transactions.

**Conversation Starter:**

How do you ensure that your advice is in my best interest?

**What conflicts of interest do you have?**

Our principal is licensed to sell life insurance and fixed indexed annuity products through unaffiliated insurance marketing organizations. If you choose to purchase insurance products, commissions may be received. This creates a potential conflict of interest.

You are not required to purchase insurance products through us, and advisory services are not contingent upon insurance purchases.

Our principal also owns Golden Spark Consulting, a separate non-financial spiritual consulting business. These services are offered independently and do not involve investment advice. Clients are not solicited for non-advisory services through their advisory relationship.

**Conversation Starter:**

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

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

Our financial professional is compensated through advisory fees paid by clients and, if applicable, insurance commissions. We do not receive compensation from custodians or investment product providers.

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

No. Neither the firm nor its financial professional has any disciplinary history.

**Conversation Starter:**

As a financial professional, do you have any disciplinary history?

**Additional information**

You can find additional information about us, including our Form ADV, at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for Radiant Wealth Advisory, LLC. You may also request a copy of our disclosures or ask questions by contacting us directly.

**Conversation Starter:**

Who is my primary contact person? How can I raise concerns or file a complaint?