Advanced Wealth Advice

Registered Investment Advisor
[CRD # 340145]

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FORM ADV PART 2A.
BROCHURE

This brochure provides information about the qualifications and business practices of Advanced Wealth Advice. If you have any questions about the contents of this brochure, please contact us at 719-425-9770. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Advanced Wealth Advice is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Advanced Wealth Advice is 340145

Advanced Wealth Advice is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 – Material Changes

Material Changes

Being an initial filing, there are no material changes to report

Item 3 - Table of Contents

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Item 4 - Advisory Business

Description of Advisory Firm

Advanced Wealth Advice (AWA) is a sole proprietorship formed in December 2025 and conducts its business primarily in the state of Colorado. It is solely owned by Ronald Bristol who is also the firm's Chief Compliance Officer.

As used in this brochure, the words "AWA", "we", "our firm", "Advisor" and "us" refer to Advanced Wealth Advice and the words "you", "your" and "Client" refer to you as either a client or prospective client of our firm.

Types of Advisory Services

AWA is a fee-only firm, meaning the only compensation we receive is from our Clients for our services. From time to time, the firm recommends third-party professionals such as attorneys, accountants, tax advisors, insurance agents, or other financial professionals. Clients are never obligated to utilize any third-party professional we recommend. AWA is not affiliated with nor does AWA receive any compensation from third-party professionals we may recommend.

Investment Management Services

Investment Management encompasses investment management services and financial planning. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background. Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth and income), as well as risk tolerance and tax considerations The firm manages each client's portfolio on an individualized basis. Clients may impose restrictions.

AWA uses a variety of industry sources to create proprietary investment models for Investment Management Clients. These models specify targeted allocations to asset classes that may be based on economic sectors, geographic location, company characteristics, types of securities, or investment strategy. We then recommend investments in stocks, bonds, mutual funds, ETFs, U.S. government and municipal securities, and cash and cash equivalents to provide investment exposure to the assets classes as appropriate. We may also provide advice regarding investments held in Client's portfolio at the inception of our advisory relationship and/or other investment types not listed above, at the Client's request.

When we provide investment management services, Clients grant us limited authority to buy and sell securities on a discretionary basis. More information on our trading authority is explained in Item 16 of this Brochure.

AWA will construct a summary level financial plan that outlines the Client's purposes of and need for income and assets. This includes understanding the timing of when funds will be needed and risk and return expectations of the investment portfolio.

AWA may provide Clients with a financial plan similar in scope and nature to those described below under Financial Planning Services at no additional cost and at Client's election.

Financial Planning Services

AWA also provides financial planning services as a limited one-time engagement. Financial Planning is available for Clients desiring professional recommendations on one or more of the topics listed below, without committing to a Wealth Management relationship with AWA.

The Financial Planning Client is taken through a process to establish their goals and values around money. Clients will be required to provide pertinent information to help complete the following areas of analysis: net worth, cash flow, credit scores/reports, employee benefits, retirement planning, insurance, investments, college planning, and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, with the findings, analysis and potential changes to their current situation reviewed with the Client. Clients will receive a detailed financial plan designed to help achieve Client's stated financial goals and objectives. The plan and the Client's financial situation and goals will be monitored throughout the year.

In general, the financial plan will address some or all of the following areas of concern. The Client and AWA will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to children and grandchildren (if appropriate).

- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.
- **Financial Goals:** We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

  If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.
- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax

efficiency," with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Client Tailored Services and Client Imposed Restrictions

We tailor the delivery of our services to meet the individual needs of our Clients. We consult with Clients initially and on an ongoing basis, through the duration of their engagement with us, to determine risk tolerance, time horizon and other factors that may impact the Clients' investment and/or planning needs.

Clients are able to specify, within reason, any restrictions they would like to place as it pertains to individual securities and/or sectors that will be traded in their account. All such requests must be provided to AWA in writing. AWA will notify Clients if they are unable to accommodate any requests.

Wrap Fee Programs

AWA does not participate in any wrap fee programs.

Assets Under Management

As a newly filed Registered Investment Advisor, AWA has no assets under management at the time of filing.

Item 5 - Fees and Compensation

Please note, unless a Client has received this brochure at least 48 hours prior to signing an Advisory Contract, the Advisory Contract may be terminated by the Client within five (5) business days of signing the Advisory Contract without penalty or incurring any fees.

How we are paid depends on the type of advisory services we perform. Below is a brief description of our fees, however, you should review your executed Advisory Agreement for more detailed information regarding the exact fees you will be paying. Fees are negotiable and some fees may vary by Client for similar services. No increase to the agreed-upon advisory fees outlined in the Advisory Contract shall occur without prior Client consent.

Investment Management Services

AWA charges a blended fee for investment management, meaning that each tier is charged a different rate using the schedule below that reflects a declining fee percentage as a client's total assets under management exceeds breakpoints. Fees may vary from this schedule and will be charged as stated in each Client's active Advisory Agreement.

Assets Under Management	Annual Percentage
First $250,000	1.50%
Next $250,000	1.25%
Next $500,000	1.00%
Next $1,000,000	0.80%
Next $3,000,000	0.70%
Next $5,000,000	0.60%
Amount Over $10,000,000	0.50%

Investment Management Fees are based on the account balance as of the last market day of the previous reportable period.

In determining the advisory fee, we may allow accounts of members of the same household to be aggregated. AWA relies on the valuation as provided by Client's custodian in determining assets under management. Our advisory fee is prorated for any partial billing periods occurring during the engagement, including the initial and terminating billing periods. Adjustments may be made for deposits and withdrawals during the billing period at AWA's discretion.

Investment Management Fees are billed and paid quarterly in advance based on the account balance of the last day of the billing period.

Financial Planning Services

AWA charges a Fixed Fee for Financial Planning Services. Fixed fee rates are negotiable based on complexity, and range between $1,000 to $10,000. The fee range is dependent upon variables including the specific needs of the Client, complexity, estimated time, research, and resources required to provide services to you, among other factors we deem relevant. AWA may request a portion of the fee be collected in advance with the remainder due upon completion of the services and delivery of the plan. AWA will not bill an amount above $500 more than 6 months or more in advance of rendering the services. Fees are paid by check or EFT.

This service is not an ongoing engagement, thus upon delivery of the written recommendations and receipt of all fees as stated in the agreement, the Advisory Contract will automatically be terminated.

Fee Payment

Investment Management fees are paid via withdrawal of fees from investment accounts belonging to all individual clients being served in accordance with the advisory agreement signed by the client. Please refer to Item 15 of this Brochure regarding our policy on direct fee deduction.

Financial Planning Fees are paid via check or EFT according to the schedule in the Financial Planning Agreement.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending custodians for Client’s transactions and determining the reasonableness of their compensation (e.g., commissions).

Clients may incur fees from third-party professionals such as accountants and attorneys that AWA may recommend, upon Client request. Such fees are separate and distinct from AWA’s advisory fees.

Terminations and Refunds

For Investment Management services, the Advisory Agreement may be terminated with written notice 30 calendar days in advance. Prepaid unearned fees will be refunded based on the number of days during which services provided.

Financial Planning Clients may terminate at any time provided written notice. If fees are paid in advance, a prorated refund will be given, if applicable, upon termination of the Financial Planning Agreement for any unearned fee based on the amount of work completed. Client shall be charged a pro-rata fee based upon the percentage of the work done up to the date of termination if that fee exceeds the amount paid to date.

Sale of Securities or Other Investment Products

Advisor and its supervised persons do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Item 6 - Performance-Based Fees and Side-By-Side Management

Performance-Based Fees

AWA does not offer performance-based fees.

Side-By-Side Management

AWA does not engage in side-by-side management.

Item 7 - Types of Clients

Types of Clients

AWA provides Investment Management and Financial Planning services to individuals and high net-worth individuals.

Account Minimums

AWA does not have a minimum account size requirement to open or maintain an account.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Modern Portfolio Theory (MPT) - The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Risks Associated with Modern Portfolio Theory: Market risk is that part of a security's risk that is common to all securities of the same general class (stocks and bonds) and thus cannot be eliminated by diversification.

Mutual Fund and/or ETF Analysis - We examine the following when selecting funds for inclusion in our Clients' portfolios:

- The experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions.

- The return and risk characteristics of the fund in comparison to an appropriate benchmark.
- The fund's ability to provide diversification in the Client's overall portfolio based on the fund's stated objectives.
- The underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in other funds in the Client's portfolio.

In addition, we monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the fund or ETF less suitable for the Client's portfolio.

Investment Strategies

Asset Allocation

In implementing our Clients' investment strategy, we begin by attempting to identify an appropriate ratio of equities, fixed income, and cash (i.e. "asset allocation") suitable to the Client's investment goals and risk tolerance.

A risk of asset allocation is that the Client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of equities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the Client's goals. We attempt to closely monitor our asset allocation models and make changes periodically to keep in line with the target risk tolerance model.

Passive and Active Investment Management

We may choose investment vehicles that are considered passive, active, or a combination of both styles.

Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio.

Active investing involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Actively managed funds are also designed to reduce volatility and risk.

We may engage in both passive and active investing in Client's portfolio. However, we strive to construct portfolios of funds and individual securities that we believe will have the greatest probability for achieving our Clients' personal financial goals with the least amount of volatility and risk rather than attempt to outperform an arbitrary index or benchmark.

AWA uses a variety of industry sources to create proprietary investment models for Investment Management Clients. These models specify targeted allocations to asset classes that may be based on economic sectors, geographic location, company characteristics, types of securities, or investment strategy.

Specific investment selections are based on a number of factors that we evaluate in order to select, what we believe to be, the highest quality funds or individual securities for our Clients. These factors include but are not limited to underlying holdings of funds, percentage weighting of holdings within funds, liquidity, tax efficiency, bid/ask spreads, and other smart/strategic beta factors. These factors may or may not result in the lowest cost ETFs and mutual funds available when utilizing funds in a Client's portfolio, but we strive to keep internal fund expenses as low as possible.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Exchange Traded Funds: ETF prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks:

i. an ETF's shares may trade at a market price that is above (premium) or below (discount) their net asset value and an ETF purchased at a premium may ultimately be sold at a discount;
ii. trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally.

The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Mutual Funds: When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Common stocks: The price of a common stock may go up and down quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds: Debt securities companies use to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Municipal Bonds: Debt obligations generally issued by municipalities to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Item 9 - Disciplinary Information

Criminal or Civil Actions

Neither Ron Bristol nor AWA have been subjected to any criminal or civil action.

Administrative Enforcement Proceedings

Neither Ron Bristol nor AWA have been subjected to any administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Neither Ron Bristol nor AWA have been subjected to any self-regulatory organization (SRO) enforcement proceedings.

Item 10 - Other Financial Industry Activities and Affiliations

Broker-Dealer Affiliation

Neither AWA or its management persons is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Other Affiliations

Neither AWA or its management persons is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

Third-Party Managers

AWA does not recommend Third-Party investment advisors for use by Clients.

Related Persons

Ron Bristol is a licensed life and health insurance agent in Colorado and other states. In the course of this activity, it is possible that an insurance or annuity recommendation made by him in the course of his work with AWA Clients could also be provided by him in his separate capacity as an insurance agent. A conflict of interest exists as the recommendation of an insurance or annuity product may result in the payment of standard commissions. Any recommendation will only be made when they are in Client's best interest. Clients always have the right act on any recommendation for insurance products, and if they do choose to act, always have the choice to act with the agent of their choosing.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Our firm holds itself to a fiduciary standard, which means the firm and its IARs will act in the utmost good faith, performing in a manner believed to be in the best interest of its clients. Our firm believes that business methodologies, ethics rules, and adopted policies are designed to eliminate or at least minimize material conflicts of interest and to appropriately manage any material conflicts of interest that may remain. You should be aware that no set of rules can anticipate or relive all material conflicts of interest. We will disclose to our clients any material conflicts of interest relating to the firm, its representatives, or any of our employees which could reasonably be expected to impart the rendering of unbiased and objective advice.

Code of Ethics Description

AWA has adopted a Code of Ethics that establishes policies for ethical conduct for personnel. The firm accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Firm policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others. AWA periodically reviews and amends its Code of Ethics to ensure that it remains current, and requires firm personnel to annually attest to their understanding of and adherence to the firm's Code of Ethics. A copy of the firm's Code of Ethics is made available to any client or prospective client upon request.

Investment Recommendations Involving Material Financial Interest and Conflicts of Interest

Neither the firm nor IAR is authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firms or a "related person" (e.g., associate, immediate family member, etc.) has a material financial interest, such as in the capacity as a board member, underwriter or advisor to an issuer of securities, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm, its access persons, and its related persons may buy or sell securities similar to, or different from, those we recommend to Clients. In an effort to reduce or eliminate certain conflicts of interest, our Code of Ethics may require that we restrict or prohibit access persons' transactions in specific reportable securities. Any exceptions or trading pre-clearance must be approved by AWA's Chief Compliance Officer in advance of the transaction in an account. AWA maintains a copy of access persons' personal securities transactions as required.

Trading Securities At/Around the Same Time as Client's Securities

From time to time our firm, its access persons, or its related persons may buy or sell securities for themselves at or around the same time as they buy or sell securities for Clients' account(s). To address this conflict, it is our policy that neither our firm or access persons shall have priority over Clients' accounts in the purchase or sale of securities. The firm and its advisory associates are prohibited from front running or otherwise engaging in trading activity that would disadvantage the client accounts.

Item 12 - Brokerage Practices

Factors Used to Select Custodians

In recommending custodians, we have an obligation to seek the "best execution" of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the custodian's services. The factors we consider when evaluating a custodian for best execution include, without limitation, the custodian's:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
- Availability of investment research and tools that assist us in making investment decisions;
- Quality of services;
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices;
- Reputation, financial strength, security and stability;
- Prior service to us and our clients.

With this in consideration, our firm recommends Charles Schwab & Co., Inc. ("Schwab"), an independent and unaffiliated SEC registered broker-dealer firm and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC").

Research and Other Soft-Dollar Benefits

AWA does not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Charles Schwab may provide us with certain services and products that may benefit us. All such soft-dollar benefits are consistent with the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended.

Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab's support services:

1. **Services that benefit you.** Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab's services described in this paragraph generally benefit you and your account.

2. **Services that may not directly benefit you.** Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

    - provide access to Client account data (such as duplicate trade confirmations and account statements)
    - facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
    - provide pricing and other market data
    - facilitate payment of our fees from our Clients' accounts
    - assist with back-office functions, recordkeeping, and Client reporting

3. **Services that generally benefit only us.** Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

    - Educational conferences and events
    - Consulting on technology, compliance, legal, and business needs
    - Publications and conferences on practice management and business succession

4. **Your brokerage and custody costs.** For our Clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

Brokerage for Client Referrals

We receive no referrals from a custodian, broker-dealer or third party in exchange for using that custodian, broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

Our firm recommends Clients establish account(s) at Charles Schwab to execute transactions through. We will assist with establishing your account(s) at Charles Schwab, however, we will not have the authority to open accounts on the Client's behalf. Not all investment advisers require their Clients to use their recommended custodian. By recommending that Clients use Charles Schwab, we may be unable to achieve most favorable execution of Client transactions, and this practice may cost Clients more money. We base our recommendations on the factors disclosed in Item 12 herein and will only recommend custodians if we believe it's in the best interest of the Client.

We do not permit Clients to direct brokerage.

Aggregating (Block) Trading for Multiple Client Accounts

Aggregating orders, batch trading, or block trading is a process where trades for the same securities are purchased or sold for several clients at approximately the same time. We may engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy to implement all client orders on an individual basis. However, we may aggregate or "block" client transactions at our discretion if we consider it practical and beneficial for the Client. Considering the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

Item 13 - Review of Accounts

Periodic Reviews

Ron Bristol, Owner, Lead Advisor and CCO of AWA, will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. AWA does not provide specific reports to Clients, other than financial plans. Clients who engage us for investment management services will have their account(s) reviewed regularly on a quarterly basis. The account(s) are reviewed with regards to the Client's investment objectives and risk tolerance levels. Additionally, Clients are invited to meet with AWA on an annual basis

Triggers of Reviews

Additional account reviews may be triggered by news or research related to a specific holding, a change in our view of the investment merits of a holding, or news related to the macroeconomic climate affecting a sector or holding with that sector. Accounts may be reviewed when being considered for an additional holding or an increase in a current position. Cash levels above or below that deemed appropriate for the investment environment, given a client's stated risk tolerance may also trigger a review.

Review Reports

You will receive account statements directly from mutual fund companies, transfer agents, custodians, or brokerage companies where your investments are held. We urge you to carefully review these account statements for accuracy and clarity, and ask questions if something is not clear.

AWA does not provide written performance or holdings reports to Investment Management Clients outside of what is provided directly by their custodian.

Item 14 - Client Referrals and Other Compensation

Compensation Received by Advanced Wealth Advice

AWA is a fee-only firm that is compensated solely by its Clients. AWA does not receive commissions or other sales-related compensation. Except as mentioned in Item 12 above, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

Client Referrals from Solicitors

AWA does not, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15 - Custody

AWA does not accept or maintain physical custody of client funds or securities. However, the Firm is deemed to have constructive custody in the direct deduction of fees from custodial accounts as follows.

If AWA deducts its advisory fee from Client's account(s), the following safeguards will be applied:

i. The Client will provide written authorization to AWA, permitting us to be paid directly from Client's accounts held by the custodian.
ii. The custodian will send at least quarterly statements to the Client showing all disbursements from the accounts, including the amount of the advisory fee.

AWA will send an itemized invoice to the Client prior to instructing the custodian to debit the advisory fee. Itemization includes the formula used to calculate the fee, the amount of assets under management the fee is based on, and the time period covered by the fee.

We urge you to carefully review custodial statements and compare them to the account invoices or reports that we may provide to you and notify us of any discrepancies. Clients are responsible for verifying the accuracy of these fees as listed on the custodian's brokerage statement as the custodian does not assume this responsibility. Our invoices or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 - Investment Discretion

For those Client accounts where we provide Investment Management Services, AWA has discretionary authority and limited power of attorney to determine the securities and the amount of securities to be bought or sold for a Client's account without having to obtain prior Client approval for each transaction. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account(s). Additionally, the discretionary relationship will be outlined in the Advisory Agreement and signed by the Client. Clients may limit our discretion by requesting certain restrictions on investments. However, approval of such requests are at the firm's sole discretion.

Item 17 - Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client has any questions on a particular proxy vote, they may contact us at the number listed on the cover of this brochure

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18 - Financial Information

Financial Impairments

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to our Clients, nor have we been the subject of any bankruptcy proceeding. We do not have custody of Client funds or securities, except as disclosed in Item 15 above, or require or solicit prepayment of more than $500 in fees six months or more in advance.

Bankruptcy

Neither AWA nor its principal Ron Bristol have been the subject of a bankruptcy petition at any time during the past ten (10) years.

Item 19 - Requirements for State-Registered Advisers

Principal Officers

Ron Bristol serves as AWA's sole principal and CCO. Information about Ron Bristol's education, business background, and outside business activities can be found in his ADV Part 2B, Brochure Supplement attached to this Brochure.

Outside Business

All outside business information, if applicable, of WWM is disclosed in Item 10 of this Brochure.

Performance-Based Fees

Neither AWA nor Ron Bristol is compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at AWA has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have with Issuers of Securities

Neither AWA nor Ron Bristol have any relationship or arrangement with issuers of securities.

Advanced Wealth Advice

Registered Investment Advisor
[CRD # 340145]

354 Oxbow Dr
Monument, Colorado 80132

Phone: 719-425-9770

www.advancedwealthadvice.com

January 15th, 2026

Ronald G Bristol MBA BFA™

This brochure supplement provides information about Ronald Bristol that supplements the Advanced Wealth Advice brochure. You should have received a copy of that brochure as well. Please contact Mr. Bristol, Owner and Chief Compliance Officer if you did not receive a brochure for Advanced Wealth Advice, or if you have any questions about the contents of this supplement.

Additional information about Ronald Bristol is available on the SEC's website at www.adviserinfo.sec.gov, CRD # 2630382

Item 2 – Educational Background and Business Experience

Year of Birth: 1966

Education:

- Bachelor of Arts (Economics and Business) – Westmont College, Santa Barbara CA
- Master of Business Administration – Cornell University, Ithaca NY

Professional Experience

- January 2026-present: Financial Advisor
  - Advanced Wealth Advice
- June 2025-December 2026: Financial Advisor
  - Thrivent Financial
- January 2024-May 2025: Chief Financial Officer
  - Peak Pickleball, Colorado Springs CO
- October 2019-December 2023: Advisor Coach and Mentor
  - Thrivent Financial, Colorado Springs CO
- January 2018-June 2019: Real Estate Investor
  - Bristol RE Properties
- November 2007-December 2017: Financial Advisor
  - New Path Capital Advisors

Item 3 – Disciplinary Information

Ron Bristol has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4 – Other Business Activities

Ron Bristol is a licensed life and health insurance agent in Colorado and other states. In the course of this activity, it is possible that an insurance or annuity recommendation made by him in the course of his work with AWA Clients could also be provided by him in his separate capacity as an insurance agent. A conflict of interest exists as the recommendation of an insurance or annuity product may result in the payment of standard commissions. Any recommendation will only be made when they are in Client's best interest. Clients always have the right act on any recommendation for insurance products, and if they do choose to act, always have the choice to act with the agent of their choosing.

Item 5 – Additional Compensation

Ron Bristol does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through AWA.

Item 6 – Supervision

Ron Bristol as Chief Compliance Officer of AWA, supervises the advisory activities of our firm. Ron Bristol is bound by and will adhere to the firm's policies and procedures and Code of Ethics. Clients may contact Ron Bristol at the phone number on this brochure supplement.

Item 7 – Requirements for State-Registered Advisers

Ron Bristol has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.