



## CLIENT RELATIONSHIP SUMMARY

February 2026

Armour Wealth Advisors, LLC is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees and we feel it is important for you to understand the differences. [Investor.gov/CRS](https://www.investor.gov/crs) is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing.

We encourage you to ask us questions. We provide suggested questions to ask throughout this Client Relationship Summary, set up from the main text through the use of text boxes.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer investment advisory services to retail investors. We provide comprehensive financial planning and investment management services. We work with clients to set up a disciplined investment program focused on (1) investing consistently and prudently through all market conditions; and (2) encouraging clients to maintain adequate cash reserves, or focus on building adequate cash, ideally to provide one to two years of liquidity without having to sell investments.

We gather detailed information from each client to determine the client's financial situation and investment. We then create an initial portfolio allocation designed to help our clients achieve their financial goals and objectives. We develop and maintain our firm's overall investment philosophy and underlying mix of asset classes. We monitor client portfolios as part of an ongoing process with regular account reviews conducted on at least an annual basis. Reviews are also triggered by material changes in your investment objectives, tax considerations, large deposits or withdrawals, large sales or purchases, or changes in the economic climate, as well as by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

We manage portfolios on a discretionary basis. When you grant us discretionary authority, this means we don't need to call you before buying or selling securities in your account. We obtain discretionary authorization through our signed advisory agreement with you. We offer advice on different types of securities.

We have no required minimum account size.

***For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure. Our brochure can also be found here: <https://adviserinfo.sec.gov/firm/brochure/306171>***

#### Questions to Ask Us:

- 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?

### WHAT FEES WILL I PAY?

We provide investment management services based on your total assets under management with us. We charged a "bundled" fee, whereby we charge for our advisory services, and we pay your custodian for the typical transaction fees they charge in your account. Our tiered annual advisory fee ranges from 1.14% on the first \$3 million to .50% for assets over \$5 million. We bill our fee quarterly in advance and deduct fees automatically from your account. Our advisory fees are negotiable. When we charge asset-based fees, the more assets we manage, the more you'll pay in management fees. We therefore have a financial incentive for you to increase the assets we manage for you. By paying client transaction fees to the custodian on the client's behalf, we have an incentive to do fewer trades in securities in your account in securities where a transaction fee will be charged.

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you, including some custodian and broker-dealer fees. Mutual funds and exchange-traded funds also charge internal management fees, which reduce the return of investments over time. We do not receive any portion of these charges; we are compensated only through our own advisory fees.

Questions to Ask Us:

- 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?

***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. Our Form ADV, Part 2A (Item 5 and Item 12) contains more detailed information about fees and costs.***

## **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. Our primary conflict of interest is our receipt of asset-based fees and using a bundled fee structure. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions versus keeping those funds in your account with us, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account. Using a bundled fee structure creates a conflict of interest because we pay less in fees when you do fewer trades in certain securities in your account.

Other examples of actual or potential conflicts of interest include how we are paid, non-cash benefits we receive from third parties, other business activities, and the personal trading activities of our individual advisory professionals. Our firm's Form ADV, Part 2A and the Part 2B supplement for your advisory professional provide details about applicable conflicts.

The only direct revenue we receive is from the advisory fees you pay to us. However, we have an incentive to recommend our clients use Charles Schwab & Co., Inc. because we receive benefits through our relationship with Schwab, such as software, tools, training programs, and seminar services.

Questions to Ask Us:

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

***Our Form ADV, Part 2A contains detailed information about our conflicts of interest.***

## **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals receive salary and variable compensation related to the number of clients served and total advisory fees generated. This creates a financial incentive to solicit and retain clients.

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask:

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

Questions to Ask:

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

***For more detailed information about our investment advisory services, or to request another copy of this Client Relationship Summary, please contact us at (360)706-2603 and speak to our CCO. You may also visit the SEC's public disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).***