

Form ADV Part 3 – Client Relationship Summary

Date: 06/30/2021

Item 1: Introduction

GREY FOX WEALTH ADVISORS, LLC is an investment adviser that offers advisory accounts and services. Since fee structures often differ (i.e. brokerage and investment advisory services), it is important that you understand the differences. This document gives you a brief summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to (a) research firms and financial professionals and (b) access educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

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 investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments) and financial planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, Grey Fox Wealth Advisors typically monitors client accounts on a daily basis, offers discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments), and provides non-discretionary services (where the retail investor makes the ultimate decision). We do *not* limit the types of investments that we recommend and do *not* have a minimum account size.

For additional information, please see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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

What fees will I pay? Our fees vary depending on the provided services. Since Grey Fox Wealth Advisors bills based on assets under management (quarterly and in advance), the amount of assets in your account affects our advisory fee (i.e. the more assets you have in your advisory account, the more you will pay us – that creates an incentive to increase those assets in order to increase our fee). Our fees are charged even if you do not have any transactions during the period and are generally not affected by the type of investments selected.

For hourly fee arrangements, each additional hour (or portion therefore) that we spend working on your project will increase the advisory fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the quoted advisory fee.

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Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Some investments (e.g., mutual funds, private investments, etc.) impose additional fees (e.g., transactional fees, management fees, and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees that you may pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for your account.

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 also see our [Brochure](#) for additional details.

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 may exist? As a fiduciary investment adviser, we act in your best interest and place your interests ahead of ours. Since we are compensated on an assets-under-management structure, our incentives will be generally aligned with yours. However, there may be conflicts that you should understand and about which you should always ask. Our compensation may vary based on different factors, such as those noted in this Item.

Please also see Item 10 of our [Brochure](#) for additional details.

Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

Questions to ask us: 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 additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/307172> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 302-482-3211.

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Exhibit A – Material Changes to Client Relationship Summary

This is the initial version of the Client Relationship Summary. There are no material changes.