

VALIANT PARTNERS - CLIENT RELATIONSHIP SUMMARY - MARCH 30, 2021

Item 1. Introduction

Vistica Wealth Advisors, LLC, doing business as *Valiant Partners* (“Valiant,” “we,” “us,” and “our”), is a California limited liability company registered as an investment advisor with the United States Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important that you understand the differences. Please note that free and simple tools are available to research advisory and brokerage firms and their associated financial professionals at Investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer financial planning and consulting services to retail investors which are specially designed for families having loved ones with special needs. At the client’s option, these services can be combined with ongoing investment management and implementation services.

Our financial planning and consulting services are tailored to assist you in the management of your personal finances. We will review your financial situation and assets, risk profile, investment time horizon, and investment goals and provide you with our recommendations as they relate to your financial affairs. We specifically design these services to address the issues unique to families with children having special needs. For example, our advice may address, among other things, navigation of healthcare provider networks, entitlement to certain public benefit programs, education and care management issues, insurance coverage, and caregiver and special needs financial planning. Our recommendations will typically take the form of a written financial plan but may include other written financial analysis and reports at the client’s request. The written financial plan and/or reports we deliver to you will only be updated or reviewed following initial delivery upon your specific request or as we may otherwise agree in writing. Unless you choose to engage us for implementation and ongoing investment management services, you will make all ultimate investment decisions and be responsible for the implementation of any recommended investments and their ongoing monitoring.

We primarily advise our clients regarding investments in passively managed asset class and indexed mutual funds, exchange traded funds (“ETFs”), stocks, bonds, cash and cash equivalents, and to a limited extent, the selection of third-party managers. We may also provide advice regarding investments held in your portfolio at the inception of our advisory relationship, insurance products, and/or other investment types not listed above, at your request. We require a minimum annual advisory fee of \$7,500 for financial planning combined with investment management services and a minimum fee of \$3,500

for stand-alone financial planning services (i.e., without implementation or investment management services). These minimums may be negotiable under certain circumstances.

More detailed information about our advisory services and account minimums is contained in our Form ADV Part 2A “Firm Brochure.”

Conversation Starter: Ask us:

- (i) *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- (ii) *How will you choose investments to recommend to me?*
- (iii) *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

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

What fees will I pay?

Financial planning fees for ongoing planning and plan implementation are generally set at a flat fee of \$7,500.00. When we implement and maintain a financial plan, and manage assets directed by the financial plan, the flat fee will include continuous financial planning and plan implementation advisory services. The fee for ongoing financial planning and plan implementation, without ongoing investment management will be individually negotiated based on complexity but is normally set at \$3,500.00 per year. Fees may be paid annually or quarterly in advance, and may be paid by check, money order, wire transfer or by direct withdrawal from certain accounts held by an independent custodian and designated by the client for fee withdrawals.

We may charge you hourly fees that are typically charged at a rate of \$325 per hour for special personal or business financial consulting services. The specific hourly fee rate to be applied to your engagement is determined by us based on the services selected, the complexity of your financial circumstances and investment advisory needs, and the experience level and expertise of the personnel who will perform services. These fees are typically charged in arrears by our delivery of a written invoice to you, however payment in advance may be required in some cases. Full payment of any earned but unpaid fees is typically due upon delivery of our recommendations to you.

Our advisory fees above do not cover customary brokerage fees and transaction charges (e.g., trade commissions and fees, mark-ups, spreads, etc.), custodial fees, reporting and administration fees, wire transfer/EFT fees, taxes, internal mutual fund and ETF fees and charges, and other costs and expenses incurred in connection with transactions and holdings of your brokerage account. You will separately bear these costs.

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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.

More detailed information about our advisory fees is contained in our Firm Brochure at Item 5.

Conversation Starter: 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?*”

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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. Here is an example to help you understand what this means:

Certain of Valiant Partners’ financial professionals are individually licensed to sell insurance and may sell insurance products to clients and may receive customary commissions or fees on account of such transactions. These insurance related commissions and fees are separate and distinct from our advisory fees and create a conflict of interest with clients. As fiduciaries, we will only transact insurance business with you when fully disclosed, suitable, and appropriate. You are never obligated to use any of our financial professionals for the purchase of any insurance products or services.

More detailed information related to conflicts of interest is contained in our Firm Brochure at Items 5, 10, 12, and 14.

Conversation Starter: Ask us: “*How might your conflicts of interest affect me, and how will you address them?*”

How do your financial professionals make money?

Our financial professionals are compensated with annual salaries and/or discretionary bonuses. Insurance licensed individuals may receive additional compensation as set forth above.

More detailed information related to conflicts of interest is contained in our Firm Brochure at Items 5, 10, 12, and 14.

Item 4. Disciplinary History

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

No. We encourage you to visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research any of our financial professionals.

Conversation Starter: Ask us: “*As a financial professional, do you have any disciplinary history? For what type of conduct?*”

Item 5. Additional Information

You can find additional information regarding our firm, including our Form ADV Part 2A and this client relationship summary by visiting the following link: <https://adviserinfo.sec.gov/firm/summary/147297>. You can also obtain a copy of this client relationship summary by visiting our website at <https://visticawa.com/> or by contacting us by telephone at (760) 854-4003. We will be pleased to answer any of your questions.

Conversation Starter: Ask us: “*Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*”