

Strategic Investment Advisors, LLC dba C2 Private Wealth

Client Relationship Summary – Form CRS

March 16, 2026

Is An Investment Advisory Account Right For You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Item 1. Introduction

Strategic Investment Advisors, LLC, doing business as C2 Private Wealth (“C2PW”) is an investment adviser and provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment adviser and a broker-dealer. [Investor.gov/CRS](https://www.investor.gov/crs) offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

C2PW is a financial planning and implementation firm specializing in retirement planning for near and current retirees. Taking into consideration your financial situation and retirement objectives, such as your current savings rate, desired retirement date, income needs, and legacy plans, we provide you a financial plan that, among other things, is a roadmap of the source and amount of income distributions throughout the life of your plan.

Plan implementation means we manage the assets on which your plan is based. We use asset allocation and your financial plan objectives to determine the portion of your assets we will invest in securities accounts (brokerage accounts that hold marketable securities such as individual stocks, bonds, and ETFs) and the portion we will recommend to insurance accounts.

To manage your securities accounts, we exercise the discretionary investment management authority granted to us by your Investment Advisory Agreement. This means we can buy and sell investments in your securities accounts without asking you in advance. C2PW generally selects investments that are available through the AssetMark Platform (for more information regarding the AssetMark Platform, refer to AssetMark Platform Disclosure Brochure). We invest your securities accounts in individual stocks, bonds or ETFs. We may select these investments directly, invest in models that contain these securities, or utilize third-party managers who offer strategies that invest in these securities. Investments are determined based on the requirements of your financial plan (including income distributions and the risk tolerance requirements of your plan) and are monitored on an ongoing basis.

C2 generally requires a minimum of \$500,000 in investable assets to build and implement a financial plan but will consider less on a case-by-case basis, in its sole discretion.

For more information about our services, we recommend reading our [ADV Part 2A Items 4, 5, 10, and 14](#).

C2PW also provides advisory services to qualified plans, on a consulting-only basis, and for certain clients during their asset accumulation years. For more information about these services, we recommend reading our [ADV Part 2A Items 4, 5, 10 and 14](#).

Conversation Starters to ask your adviser:

- *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?*

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

What fees will I pay?

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. For more information regarding our fees and costs, review [ADV Part 2A Item 5](#).

Our comprehensive suite of services offers discretionary asset management and financial planning services for an advisory fee based on a percentage of assets under management in your securities accounts, billed quarterly and in advance based upon

the value of the assets at the end of the quarter. You will also pay other types of fees, such as (but not limited to) custodian fees, account maintenance fees, and mutual fund and ETF management fees. Also, with certain investments such as annuities, you may have to pay fees such as “surrender charges” to sell the investment. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to increase the assets in your account in order to increase our fees.

Conversation Starter to ask your adviser:

- *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 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. Here are some examples to help you understand what this means.

Our advisory fees are based on a percentage of assets; therefore, we have an incentive to encourage you to increase the assets in your account. The more assets in your account, the more you pay in fees. Because we recommend insurance products, we will receive a commission when you purchase the recommended product; therefore we have an incentive to recommend these products. Additionally, the differences between earning an ongoing advisory fee for managing securities accounts and earning a commission for recommending an insurance product is a conflict of interest because it incentivizes us to favor allocating your assets to the fee structure that we perceive is most beneficial to us. We mitigate these conflicts through this disclosure and by ensuring our allocation decisions are based on your retirement goals and plan objectives. Fees and commissions are not an input in the financial planning process.

For more information about our conflicts of interest, we recommend reading our [ADV Part 2A, Items 5 and 10](#).

Conversation Starter to ask your adviser:

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

How do your financial professionals make money?

Our advisors are compensated on a percentage of assets they manage, by a base salary, and with discretionary bonuses.

This is a conflict of interest because our advisors have an incentive to encourage you to increase your assets in your accounts and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our [Form ADV Part 2A Items 5 and 10](#).

Item 4. Disciplinary History

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

No, please visit Investor.gov/CRS for a free and simple search tool to research Strategic Investment Advisors and our financial professionals.

Conversation Starter to ask your adviser:

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

Item 5. Additional Information

To find additional information about C2PW and view a copy of the relationship summary, please go to www.c2privatewealth.com. If you would like to request a copy of the relationship summary or if you have any concerns about how your adviser is treating you, please contact the Chief Compliance Officer of C2 Private Wealth via phone at 866-211-1904.

Conversation Starter to ask your adviser:

- *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?*