

Wingate Wealth Advisors, Inc. Form CRS

Item 1. Introduction

June 22, 2020

Wingate Wealth Advisors, Inc. is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS) which also provides information tailored to educate retail investors about financial professionals.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Our firm offers the following principal investment advisory services to retail investors on both a discretionary and non-discretionary basis. These services are monitored continuously as part of our standard service and there are no material limitations unless otherwise specified by you.

- Portfolio management
- Buying and selling securities
- Investment recommendations

If you invest on a **discretionary** basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to change that authority.

If you invest on a **non-discretionary** basis, you approve investment recommendations before they are implemented and you make the ultimate decision regarding the purchase or sale of investments.

Our firm also offers the following financial planning services:

- Retirement planning
- Goals planning
- Cash Flow planning
- Tax planning
- Contingency planning
- Estate planning

We typically have a two million dollar (\$2M) minimum investment amount for new clients, but exceptions can be made at the discretion of the advisor.

For additional information, please see www.wingatewealthadvisors.com or <https://www.adviserinfo.sec.gov/IAPD/default.aspx> for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A).

Conversation starters. Ask your financial professional:

– 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 Conflict

What fees will I pay?

Our investment management fees are assessed quarterly and our financial planning fees are charged on either a fixed fee or on an hourly basis and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Item 5. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

- If our firm charges you asset based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.
- If our firm charges hourly fees, our firm has an incentive to recommend specific courses of action through the firm's services that may lead to the firm receiving additional compensation.

Based on the type of your account, you may be charged custodian fees, mutual fund fees or third party manager related fees.

Additional Information:

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 detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Item 5) which can be found at www.wingatewealthadvisors.com or <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

Conversation starters. Ask your financial professional:

– 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 examples to help you understand what this means.

- Our firm is compensated by offering services for which we charge a fee and therefore we have an incentive to sell these services to you.

Conversation starters. Ask your financial professional:

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

Additional information:

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Item 5) which can be found at www.wingatewealthadvisors.com or <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

How do your financial professionals make money?

- Salary and bonus

Item 4. Disciplinary History

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

Our firm has no disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation starters. Ask your financial professional:

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

Item 5. Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting www.wingatewealthadvisors.com; emailing at jeff.white@wingatewealthadvisors.com or calling us at (781) 862-7100.

Conversation starters. Ask your financial professional:

– 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?