
Item 1. Introduction

Fifth Third Wealth Advisors LLC (“FTWA”, “we”, “us” or “our”) is an investment adviser registered with the U.S. Securities and Exchange Commission and ultimately owned by Fifth Third Bancorp (NASDAQ: FITB) (“Bank”). Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals. [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

Item 2. Relationships and Services

“What investment services and advice can you provide me?”

Description of Services and Monitoring: FTWA provides asset management and personalized investment advice to clients (“you”, “your”) including individuals, high-net-worth individuals, trusts, pension and profit-sharing plans, donor advised funds, charitable organizations, governmental entities, insurance companies, non-profit entities and other institutional investors. The range of investment opportunities can include equities, fixed income, alternatives, derivatives and model portfolios. FTWA financial professionals monitor your advisory account and conducts an account review with you on an annual basis and as requested by clients. Factors that trigger reviews include changes to our investment recommendations and changes to your financial situation and/or investment needs.

Investment Authority: We offer our asset management accounts on a discretionary basis. Discretionary asset management means that after you select a strategy that meets your financial situation and investment needs, we will make investment decisions on your behalf, inclusive of buy, hold and sell decisions, without getting your prior consent to trade in your account.

Investment Offerings and Account Minimums: Our investment recommendations are primarily in equities, fixed income, alternatives, derivatives, model portfolios and third-party model portfolios. Third party model portfolios include models provided by unaffiliated and affiliated third party managers. We generally impose a minimum portfolio size of \$2,000,000 which we may waive at our discretion.

Additional Information: For additional Information, please see our Form ADV Part 2A (“Brochure”) (with special emphasis on Items 4, 7, and 16 of Part 2A), at <https://adviserinfo.sec.gov/>.

Conversation Starters*

- 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?”

Our fees are based on the type(s) of service(s) we provide. For asset management, the specific annual investment management fee (the “Annual Fee”) you will incur for accessing FTWA’s investment management services is listed in your Investment Management Agreement. This Annual Fee is based on a fixed percentage of the client’s assets under management. The Annual Fee calculation is based on the account value at quarter end. In addition, adjustments are made to address additions and withdrawals during the billing period. The more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. For a consulting relationship, FTWA will be paid a flat fee or other negotiated fee.

Other Fees and Costs: If you are invested in third party models you will also incur an investment management fee charged by the affiliated or unaffiliated third-party manager for the portion of the account assets invested in the models. Some investments, such as mutual funds and ETFs, impose additional fees that will reduce the value of your investments over time. Those fees may include fund expenses and surrender charges. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, ticket charges on transactions, fees for wire transfers, stop payments, IRA maintenance, overnight deliveries, returned checks, and asset transfers. In addition, for certain alternative investment transactions, such as over the counter options, exchange funds and structured notes, the provider charges you a commission and shares a portion of that commission with FTWA.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the 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 fees and costs are included in our Brochure (Item 5.), at <https://adviserinfo.sec.gov/>.

* Consider asking your financial professional these questions.

Conversation Starters*

- 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 must 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.

- **Referral Compensation.** FTWA financial professionals are eligible to receive compensation for referring you to affiliated products or services. This compensation structure creates a conflict of interest in incentivizing our financial professionals to refer you to affiliated products and services over other service providers that do not pay for such referrals.
- **Use of Affiliated Services.** FTWA engages with the Bank and certain of its affiliates, to access investment management, research, investment advice, sub-advisory and model delivery services. Services provided by these affiliated entities can represent a significant portion of a FTWA’s client strategic asset allocation or customized portfolio and a conflict of interest exists between FTWA’s obligations to clients and incentives to make investment decisions or take actions, that benefit affiliates.

Conversation Starter*

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

More specific information about these and other conflicts of interest are discussed in detail in our Brochure, at <https://adviserinfo.sec.gov/>

“How do your financial professionals make money?”

Our financial professionals are compensated through salaries and/or a portion of revenue we receive for the advisory services we provide. The portion paid to your financial professional generally does not vary based on the type of investments that are recommended.

Item 4. Disciplinary History

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

No, for FTWA. Yes, for advisory affiliates. Yes, a financial professional. We invite you to visit Investor.gov/CRS for a free and simple search tool to research our Firm and our financial professionals. Investor.gov/CRS

Conversation Starters*

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

Item 5. Additional Information

We encourage you to seek out additional information about our advisory services in our ADV Pt2A Brochure and ADV Pt2B biographical supplement on Investor.gov or adviserinfo.sec.gov. Alternatively, you can call FTWA at (704) 808-5002 to speak with us directly and request a copy of this relationship summary.

Conversation Starters - Consider asking your financial professional these questions.

- 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?

* Consider asking your financial professional these questions.