

<p>Introduction</p>	<p>Westover Capital Advisors, LLC (“WCA” or “Firm” or “We”) maintains registration with the Securities and Exchange Commission as an Investment Adviser.</p> <p>Investment advisory services and fees differ from that of brokerage services and fees. It is important for the retail investor to understand the difference. Our firm provides investment advisory services. Our firm does not provide brokerage services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.</p> <p>If you would like to learn more, free and simple tools are available to research firms and financial professionals at, https://www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>WCA works with our clients to provide individually tailored investment management and wealth advisory services on a discretionary basis. A “discretionary basis” means that we will make the ultimate investment decisions without your consent. Wealth management services include a combination of investment management and financial planning services for retail clients. WCA utilizes a broad-range of securities to meet a client’s specific needs. These securities include publicly traded equities, fixed-income products, and occasionally ETFs or options, where and when appropriate. Our firm typically does not manage or recommend mutual funds or private funds. WCA provides ongoing monitoring for these types of services. Monitoring services include, but are not limited to, asset allocation, suitability, account performance and analysis based on overall financial conditions. If you want to limit the types of investments made in your account you will need to provide those limitations to us in writing. Our firm does not require minimum asset levels when you open an account, nor do you need to maintain a minimum investment size.</p> <p>We will also provide separate various consulting services tailored to meet your specific needs and interests. You can engage our firm to provide continuous monitoring and recommendations regarding assets “held away” at other advisors and brokers. When we provide these types of services, you are solely responsible for executing any buys and sells. WCA will provide advice but will not make investment changes in accounts held away. In addition, you may engage our firm for separate financial planning services that are tailored to your needs.</p> <p>For additional information about our services or how we invest, please click here to see ADV Part 2A our firm’s Form ADV, Part 2A Disclosure Brochure, Items 4, 7 and 8.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS:</p> <p><i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></p> <p><i>How will you choose investments to recommend to me?</i></p> <p><i>What is your relevant experience, including licenses, education, and other qualifications?</i></p> <p><i>What do these qualifications mean?</i></p>
<p>What fees will I pay?</p>	<p>For investment management services, you will pay an on-going, asset-based fee. The management fee is an annual fee billed on a quarterly basis. The total fee is calculated on a tiered schedule (tiers apply break levels when you have invested certain amounts) which calculates the fee using “assets under management” that have been recommended and invested in your account (our tiered schedule ranges from 1.50% to 0.75%). Please contact us if you have questions or concerns about our fees or your account.</p> <p>Clients should be aware that the advisory fee does not include transfer fees, margin interest, and any commissions, mark-ups/mark-downs on transactions. Any specialized custodial account charges, such as IRA account fees, are also charged to you by the qualified custodian. Clients whose funds are invested in money market funds, or ETFs also pay fees to the fund sponsor in addition to advisory fees. These fees include management, fund and distribution expenses and are described in each sponsor’s prospectus. Please see Items 5 and 12 of our firms’ ADV Part 2A for additional information regarding these expenses. We ask you to sign a written authorization to have fees directly debited from your account(s) held at the qualified custodian.</p> <p><i>When our firm charges you an “asset-based” fee, you should be aware that the more assets that are in your retail account, the more you will pay in fees. Therefore, the firm has an incentive to encourage you to increase the assets in your account.</i> One example of this is encouraging a client to roll over their 401(k) assets into an account that the advisor can manage and thereby earn an asset-based fee. You are never under any obligation to add new assets to your account.</p>

<p>What fees will I pay? (Continued)</p>	<p>Separate financial planning and consulting fees vary and are negotiable depending on the complexity and size of the project. Fees will be structured as either hourly or fixed fees. You will agree to these fees, in writing prior to the commencement of such services.</p> <p>For more information about our fees and to review our fee schedules, please see Item 5 Fees, of our firm's ADV Part 2A. Found here: ADV Part 2A.</p> <p>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.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: 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?</p>
<p>What are your legal obligations to me when acting as my investment adviser?</p>	<p>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 affect the recommendations, we provide you. Here are some examples to help you understand what this means.</p> <p>Our firm has a duty to disclose all potential conflicts to you. Our firm has disclosed conflicts and potential conflicts of interest in the Firm Disclosure Brochure, Form ADV Part 2A, Items 10, 11, 12 and 14. You can find the ADV Part 2A here: ADV Part 2A. The ADV Part 2B Supplement talks about your financial professional and outlines specific conflicts regarding that individual and is located behind our ADV Part 2A. Please be sure to review these pieces carefully and consult us with any questions or concerns.</p>
<p>How else does your firm make money and what conflicts of interest do you have?</p>	<p>The accounting firm Westover Capital Tax Services, LLC, is affiliated with our firm, Westover Capital Advisors, LLC. Westover Capital Tax Services, LLC renders accounting advice and tax preparation services to clients of Westover Capital Advisors, LLC, and the general public. This arrangement incentivizes our colleagues to refer clients to our affiliated firm.</p> <p>A controlling owner and financial professional of our firm is also an office and board member for certain subsidiary holding companies of Anheuser-Busch InBev SA ADR ("BUD"). He has provided these services to the subsidiaries of BUD for approximately thirty years. Individuals who serve as officers and board members are considered "insiders" or individuals who could possess material non-public information ("MNPI") about publicly traded companies.</p>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals are paid a salary and are eligible to receive a year-end bonus for general work performance and overall firm profitability. This provides an incentive because the more your portfolio with our firm grows, whether because of market performance or additional assets under management, the greater your advisor's potential for a bonus will be.</p> <p>For more information about your financial professional's activities and education, review the individual's ADV Part 2B Supplement. You can locate each financial professional's ADV Part 2B Supplement attached to the end of the ADV Part 2A found above.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: How might your conflicts of interest affect me and how will you address them?</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>No. For a free and simple tool to research the firm or its financial professionals please see Investor.gov/CRS.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
<p>Additional Information</p>	<p>Additional information on our firm can be found at: https://westovercapital.com/ and https://adviserinfo.sec.gov/. You can obtain a copy of this relationship summary, or any other up-to-date information, upon request and free of charge by contacting us at: (302) 427-9600 or Email: matt@westovercapital.com.</p> <p>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?</p>