

Spectrum Investment Advisors, Inc.
Client Relationship Summary (Form CRS)
June 25, 2020

Spectrum Investment Advisors, Inc. (“SIA”, “we”, “our” or “us”) 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. Free and simple tools are available for you to research financial professionals and firms at Investor.gov/CRS, which also provides educational material about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

We provide investment advisory services, including wealth management and investment consulting services. For wealth management services, which may include financial planning, we manage your account, based on your individual needs. We offer investment consulting services which may include advice on the asset allocation and the selection and retention of external investment managers.

We predominately utilize no-load mutual funds and exchange-traded funds (ETFs) and to a much lesser extent, stocks, bonds, no-commission fee based annuity contracts, non-traded real estate investment trusts and business development companies in client accounts. We have discretionary authority over some client accounts when providing our services, which means we do not need to get your permission before buying or selling a security in your account and non-discretionary authority over other client accounts, which means we do need to get your permission before buying or selling a security. If you use our financial planning services, we provide advice but it is up to you to decide what advice you want to act upon. Our Wealth Management Investment Committee monitors your account as needed and your SIA financial representative monitors your account on a quarterly basis. Generally, we do not impose a minimum account size for any advisory service, but there is a minimum account fee as described below.

MORE DETAILED INFORMATION ABOUT SERVICES WE OFFER CLIENTS CAN BE FOUND IN OUR FORM ADV PART 2A, ITEMS 4 AND 7, WHICH IS AVAILABLE AT: www.spectruminvestor.com/118/disclosures.

Questions for further discussion:

*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? **

What fees will I pay?

We charge a fee based on total market value of assets in a client's account on the last day of the previous three month billing period. The more assets in your account, the more you will pay in fees; therefore, we have an incentive to increase the assets in your account.

You will also incur costs, in addition to the fees you pay to us, related to our advisory services. Examples of these costs include certain charges imposed by custodians and brokers, and fees associated with the ETFs and mutual funds we recommend.

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 investment over time. Please make sure you understand

what fees and costs you are paying. MORE DETAILED INFORMATION ABOUT FEES AND COSTS CAN BE FOUND IN YOUR INVESTMENT MANAGEMENT AGREEMENT AND OUR FORM ADV PART 2A, ITEM 5, WHICH IS AVAILABLE AT: www.spectruminvestor.com/118/disclosures.

Question for further discussion:

*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 is an example to help you understand what this means. We receive, from your broker dealer/custodian, standard technology and research-related products and other services at no cost to assist us in managing client accounts. This creates a conflict of interest as we have incentive to recommend you maintain your assets at this custodian in order to receive these free services. MORE DETAILED INFORMATION ABOUT CONFLICTS OF INTEREST CAN BE FOUND IN OUR FORM ADV PART 2A, WHICH IS AVAILABLE AT: www.spectruminvestor.com/118/disclosures.

Question for further discussion:

*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 paid a salary and a bonus and may receive additional cash compensation for obtaining new clients. In addition, certain professionals have an ownership stake in the firm and share in profits.

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

No. We encourage you to visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Question for further discussion:

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

Additional information about our investment advisory services can be found on our website at www.spectruminvestor.com or by reviewing our Form ADV at sec.gov/firm/summary/108669. For up-to-date information or to request a copy of this Form CRS, please call us at (800)242-4735.

Question for further discussion:

*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? **