

<p>Item 1. <u>Introduction</u></p>	<p>Laguna Wealth Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p>What investment services and advice can you provide me? We offer investment advisory services to retail investors, including Comprehensive Portfolio Management to high-net-worth individuals, high income professionals, qualified retirement plans, business entities (such as corporations, LLC's, LLP's), trusts and estates and individuals anticipating or in retirement. Our advice is holistic, broadly covering each client's financial situation, and our investment recommendations most often involve stocks, bonds, mutual funds, and exchange traded funds. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.</p> <p>Monitoring We'll recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs and goals for our Comprehensive Portfolio Management Service. Financial Planning & Consulting is included in our Comprehensive Portfolio Management Service.</p> <p>Investment Authority You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance ("discretion") or only after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or by our firm.</p> <p>Limited Investment Offering We do not restrict our advice to limited types of products or investments.</p> <p>Account Minimums and Other Requirements Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.</p> <p>Additional information about our services can be found on Part 2A of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/CRD#167847.</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?
<p>Item 3.A <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>What fees will I pay? We charge clients an investment management fee that is based on the value of each client's assets under management. Fees are negotiable and the maximum Comprehensive Portfolio Management annual fee is 1.50%, depending on the size and complexity of each client's accounts. Fees are charged quarterly in arrears, based on account values at the end of each quarter. Adjustments to billing will be made to account for deposits and withdrawals made throughout the quarter. Our firm's compensation from fees increases as client accounts grow, so we have an incentive to encourage our clients to increase the amount of assets in the accounts that are under our management. Additional information about our firm's fees are included in Item 5 of Part 2A of Form ADV, available at https://adviserinfo.sec.gov/firm/summary/CRD#167847 .</p> <p>In addition to our investment management fee, clients bear transaction fees when we buy or sell investments. Clients also pay fees to the broker-dealer or bank that maintains each account (called "custody" fees). Our firm often selects and purchases mutual funds and exchange traded funds for a portion of clients' portfolios. Such</p>

Laguna Wealth Advisors, LLC
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
November 2023

	<p>investment vehicles incur their own management, transaction, and administrative fees and expenses, and those fees and expenses are indirectly borne by the investors in those vehicles, including our clients.</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 Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• 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>Item 3.B <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>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?</p> <p><i>When we act as your investment adviser</i>, we have to act in your best interest and put your interest ahead of ours. 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.</p> <ul style="list-style-type: none">• We manage accounts for multiple clients, and we allocate our time based on each client’s needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client.• Our firm’s financial professionals include licensed insurance agents who sell insurance for a commission. They have an incentive to recommend insurance products to you in order to increase their compensation. <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• How might your conflicts of interest affect me, and how will you address them? <p>Additional information about conflicts of interest between us and our clients can be found on Part 2A of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/CRD#167847.</p> <p>How do your financial professionals make money? Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs.</p>
<p>Item 4. <u>Disciplinary History</u></p>	<p>Do you or your financial professionals have legal or disciplinary history?¹ Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Item 5. <u>Additional Information</u></p>	<p>Additional information about our services can be found at: https://adviserinfo.sec.gov/firm/summary/CRD#167847. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact John LaBriola at (949) 464-4466.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• 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?