Fragasso Wealth Advisors, Inc. ("FWA")
Relationship Summary (Form CRS)

October 2026

FWA (referred to as "we" or "us") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. These services include an asset management program, investment advice and management services to retirement plan sponsors, and corporate planning and educational services, among other services. When we provide asset management services, we manage your investments after we work with you to understand your financial situation, goals, objectives and risk tolerance. We primarily use the following investment types; mutual funds, exchange-traded funds, equity securities and fixed income securities. We monitor and rebalance your account holdings on a quarterly basis or more frequently depending upon market conditions. We manage your accounts on a discretionary basis if you have provided us with discretionary authority in our investment advisory agreement. The discretionary authority will remain in place until you or we terminate our relationship. For corporate planning and educational services and certain other limited-scope advisory relationships we do not provide ongoing monitoring, and we do not have discretion over your assets. If we make recommendations on a non-discretionary basis, you will make the ultimate decision regarding the purchase or sale of investments. We have a $250,000 minimum in investable assets for the household for asset management services and a $500,000 minimum in plan assets for retirement plans.

Additional information about our investment advisory services is available in our Form ADV Part 2A Firm Brochure *(see Items 4 and 7)***.**
If you are viewing a paper version of this form, please visit fragassoadvisors.com/CRS for a hyperlink to this document.

Questions to 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 licenses, education and other qualifications?
- What do these qualifications mean?

What fees will I pay?

We usually charge an asset-based advisory fee that is a percentage of your account, including cash holdings. We have a tiered fee schedule where the fee level decreases upon reaching certain asset levels. Multiple accounts for the same household can be combined to reach the next level of fee. We charge advisory fees quarterly in advance and you pay us this fee even if there are no transactions in your account. We have an incentive to increase the value of your account over time which will increase our fees. Retirement plan sponsors may choose to pay fees on an asset-based or fixed fee basis and corporate employers that engage us for corporate planning and educational services pay us a fixed fee based on the type of service being provided.

The custodian that holds your assets will charge you a transaction charge when we buy/sell an investment for you. These transaction charges are in addition to our advisory fee. If we engage in frequent trading, you will pay more in transaction charges and this will negatively impact your account performance and increase the overall cost of your account. You will also incur, as applicable, charges imposed by the custodian or another third-party including, but not limited to:

- custodian fees;
- retirement account maintenance fees;
- fees related to mutual funds and exchange-traded funds;
- and other transactional fees and product-level fees.

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.

Additional information about fees and expenses is available in our Form ADV Part 2A Firm Brochure *(see Item 5)***.**
If you are receiving a paper version of this form, please visit fragassoadvisors.com/CRS for a hyperlink to this document.

Questions to 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 advisor? 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 some examples to help you understand what this means:

There is a conflict of interest regarding rollovers if you are a participant in an employer-sponsored retirement plan and request help from us when deciding whether to liquidate and withdraw funds from your plan and rollover the proceeds into an IRA. A conflict exists because we will only be compensated if you rollover the proceeds into an account that we manage. Therefore, we have a financial incentive to recommend one option over another.

Additional information about our conflicts of interest is available in our Form ADV Part 2A Firm Brochure.
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Questions to ask your financial professional:

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

How do your financial professionals make money?

Our revenue is from the advisory fees we collect each quarter. Certain of our financial professionals are paid a salary for servicing client accounts. These financial professionals are also eligible to receive a bonus if they reach specified targets for opening new client accounts. The bonus payments create a conflict of interest in that your financial professional has a financial incentive to recommend that you open your account. Certain of our financial professionals are paid a portion of the advisory fees we collect on accounts serviced by the financial professional. Our financial professionals also receive non-cash compensation from product sponsors such as:

- nominal gifts,
- an occasional dinner or ticket to a sporting event,
- or reimbursement for educational meetings
- or marketing or advertising initiatives.

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

Yes. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Questions to ask your financial professional:

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

Additional Information

You can find additional information about our investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching our CRD #123255. You may also contact our firm at 412.227.3200.

Questions to 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?