

EagleStone Tax & Wealth Advisors
October 2025
FORM CRS

EagleStone Tax & Wealth Advisors is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

EagleStone Wealth Advisors, Inc. ("EagleStone") is a registered investment adviser that previously provided investment advisory services to individual and institutional clients. Following an asset purchase agreement with an unaffiliated registered investment adviser, clients who previously received investment advisory services from EagleStone are being transitioned to the acquiring firm. During this transition, EagleStone is no longer actively providing investment advisory services to clients. EagleStone remains registered with the Securities and Exchange Commission during the transition period and continues to fulfill its regulatory and compliance obligations.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Brochure Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/141014>.

Key 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 your licenses, education and other qualifications?**
- **What do these qualifications mean?**

What fees will I pay?

EagleStone no longer provides investment advisory services or charges advisory fees. Clients who previously received advisory services from EagleStone have been or are being transitioned to the acquiring firm. EagleStone does not receive ongoing advisory fees or commissions in connection with the transitioned accounts.

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. For detailed information, refer to our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/141014>.

Key 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 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 are some examples to help you understand what this means.

For clients who continue to maintain signed investment management agreements ("IMAs") with EagleStone during the transition period, EagleStone is honoring fiduciary duties owed to advisory clients under the Investment Advisers Act of 1940. However, EagleStone is not actively providing investment advice or portfolio management services and is not charging advisory fees during this transition.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/141014> to help you understand what conflicts exist.

How do your financial professionals make money?

EagleStone's financial professionals are no longer providing advisory services or receiving compensation for client investment advisory activities.

Key Questions to Ask Your Financial Professional

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

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

Yes, our firm and financial professionals have legal or disciplinary matters to disclose.

Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool to learn more about our firm and financial professionals.

In July 2025, an IAR associated with our firm was permitted to resign during the course of a regulatory investigation conducted by the U.S. Securities and Exchange Commission (SEC). The SEC investigation concerned allegations related to fiduciary duty, fee practices, and the management of client accounts. A related civil action brought by a former client was resolved through a settlement agreement without any admission of fault or liability by the individual or the firm.

Although EagleStone was named in the civil action, it is not subject to any disciplinary proceedings as a result of the regulatory investigation. The SEC is expected to conclude its investigation through a settlement agreement with the individual, and no charges are anticipated against the firm or any other EagleStone personnel. On September 8, 2025, the SEC issued an Order against James D. Warring, the firm's former CEO and founder, barring him from the industry. Mr. Warring resigned before the Order, has no role or involvement with EagleStone, and neither the firm nor any other EagleStone personnel were subject to disciplinary proceedings. You can find additional information about our investment advisory services and request a copy of the relationship summary by calling 301-917-9309 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/141014>.

The Maryland Securities Division is also expected to enter a Consent Order regarding Mr. Warring reflecting similar findings based on the same underlying conduct. FINRA has conducted an investigation concerning the same conduct by Mr. Warring but has not instituted any proceeding or issued findings as of the date of this communication.

Mr. Warring resigned from the firm prior to the SEC action and has no role or affiliation with EagleStone or involvement in its operations or clients. Neither the firm nor its personnel has been charged in connection with these matters.

Key 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?**