FORM CRS

CLIENT RELATIONSHIP SUMMARY
A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH BOULDER WEALTH ADVISORS, LLC

JULY 31, 2026

ITEM 1 - INTRODUCTION

Boulder 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 essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. We believe financial advice should help simplify complex financial decisions by providing coordinated guidance that supports your long-term goals.

ITEM 2 - RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Boulder Wealth Advisors, LLC provides personalized investment management, financial planning, and consulting services designed to help simplify and manage your financial life. Acting as a fiduciary, we provide advice tailored to your unique goals, circumstances, and long-term objectives. Depending on your needs, our services may include discretionary investment management, comprehensive financial planning, and ongoing financial guidance to help align your wealth with your goals. Our Firm offers financial planning services for our clients. Financial Planning services can be provided on a stand-alone basis or in conjunction with investment management services.You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities.

When appropriate, our Firm may use third-party providers such as AQR's Flex SMA for tax-aware equity exposure and SpiderRock Advisors for customized options overlays, and we retain the authority to hire or terminate these providers. As part of our ongoing advisory relationship, we regularly monitor your accounts and investments to help ensure they remain aligned with your financial objectives, risk tolerance, and evolving life circumstances. Our goal is to provide thoughtful, personalized guidance that adapts as your needs change. Our firm requires a minimum account balance of $1,000,000 for our Investment Management Services.

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?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 8, 13 & 16

ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Our Firm receives a fee as compensation for providing investment advisory services on your account. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. Our investment management fees are based on a percentage of the total account value. Our maximum annual advisory fee is 1%, billed in advance on a quarterly basis. You pay this fee even if you don't buy or sell investments. Generally, the more money you have with us, the lower your percentage rate will be. However, your overall fee may be higher. Occasionally a client will hire us only for financial planning services. The fee will be negotiated with the client in advance and will be based on the scope and complexity of the engagement, the client's circumstances, and the nature of the agreed-upon services and deliverables.The custodian may charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. If our Firm uses AQR Flex or a SpiderRock overlay, you will also pay their separate fees, plus trading, custodial, margin, borrow, and exchange fees as applicable. Fees reduce returns. 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.

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?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5

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 may create 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. 1) Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer's fund manager. b) Advising you not to pay off a mortgage (thus diminishing assets), even when the mortgage carries a high interest rate. c) Advising against making a large charitable contribution to get a tax deduction (but decrease assets under management). 2) Our firm allows our Financial Professionals to invest in the same securities as you. To mitigate this conflict, our Financial Professionals adhere to a Code of Ethics. 3) Lastly, some of the products, services and other benefits provided by your custodian are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, & 14

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Firm's Financial Professionals are compensated by the investment services fees as described above in Item 3 Fee section. Our Financial Professionals are compensated with a salary from the fees we receive for the services our Firm offers. The principal owners of the firm are also compensated with a quarterly dividend based on their ownership share and the success of the company.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12 & 14

ITEM 4 - DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. 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?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES OR AN UP-TO-DATE COPY OF THIS CLIENT RELATIONSHIP SUMMARY, PLEASE CONTACT:

BOULDER WEALTH ADVISORS, LLC, 2595 CANYON BLVD, SUITE 220, BOULDER, CO 80302

PHONE: 303-444-1161

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- Who is my primary contact person?
- Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

MATERIAL CHANGES

March 2026: The firm updated the Form CRS for Annual Amendment. The following material changes are:

- Item 2: Added third-party platform for option overlay and tax strategies.
- Item 2: Updated the minimum account balance required for advisory services.
- Item 3: Added third-party platform fee information for overlay and tax strategies.
- Item 3: Updated the Financial Planning Fees for the Fixed fees and Hourly Rate.

February 2025: The firm updated the Form CRS for Annual Amendment. No material changes to report.

February 2024: The firm updated the Form CRS for Annual Amendment. No material changes to report.