

Item 1. Introduction

U.S. Financial Advisors, LLC is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Clients and prospective clients should be aware that brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research advisory firms like us at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2. Relationships and Services***What investment services and advice can you provide me?***

Services: We generally offer our retail investors three types of advisory services: Investment management, Investment Consulting and financial planning. Comprehensive financial planning involves the review of your cash flow and expenses, risk management plan, investment plan, retirement plan, and estate plan with an objective of evaluating alternative strategies integrated with other areas of your financial life to help you make decisions helpful toward your stated goals. Our investment consulting services are somewhat similar to investment management services, except that we do not implement any recommendations nor do we have a continuing obligation to monitor these recommendation or holdings beyond the date of the consultation. We provide investment management services in the form of individual asset management or varying programs. When you grant us ***discretionary*** authority in any of these programs, you provide us the authority to determine the investments to buy or sell in your account on an ongoing basis. Investment management services also involve providing you with continuous and on-going supervision over your accounts. This means that we will continuously monitor your account(s) and make trades in your accounts when appropriate. You will have the opportunity to place reasonable written restrictions on the types of investments to be held in the portfolio and should notify us in writing of any changes in your financial status, investment objectives, policies, or restrictions. In cases where we have ***non-discretionary*** trading authority, you are responsible for making your own trading decisions.

Requirements to open and maintain an account: Our minimum investment amount for establishing an account is \$50,000. Exceptions to these minimums may be granted based at our discretion.

ADDITIONAL INFORMATION: Additional information can be found in our Form ADV, Part 2A, Items 4, 7, 8, 12, & 13 available at: https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=622795

Conversation Starters - 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?

Item 3: Fees, Costs, Conflicts and Standard of Conduct***What fees will I pay?***

Principal Fees and Costs: We are generally compensated for our investment advisory services as a percentage of the value of your accounts we are managing (charged quarterly in advance). The annual advisory fee for management services will not exceed 2.00%. With the exception of our wrap program, fees you pay us for investment advisory services are separate and distinct from other fees and expenses charged to your accounts and investments, such as brokerage, custodial, trading, account maintenance, costs of the investment and related fees. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. You will pay fees and costs whether you make or lose money on your investments. The charge for financial planning is usually an hourly fee, but may also be a fixed fee. The hourly charge is a range of \$150 to \$500 per hour and the flat rate fee ranges from \$1,000 to \$75,000 or more, depending on the nature and complexity of your circumstance. 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: For more information, please visit and see Items 5-6 & 12 in Form ADV, Part 2A, available at: https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=622795

Conversation Starter - "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?"

Standard of Conduct/Conflicts of Interest

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 must act in your best interest and not put our interests 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. Some of our Financial Professionals are registered representatives of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and investment adviser. Your Financial Professional may offer you brokerage services through LPL or investment advisory services through us directly. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your Financial Professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL.

Some of our Financial Professionals are also licensed as independent insurance professionals. As an independent insurance professional, the Financial Professional will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because the person providing investment advice on our behalf who is also an insurance agent has an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any Financial Professional affiliated with us.

We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship.

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

ADDITIONAL INFORMATION: For more information on conflicts of interest, see Items 4, 9, 10, 11, 12 and 14 of our Form ADV, Part 2, available at: https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=622795. You are encouraged to learn more about LPL by reviewing <https://www.lpl.com/disclosures.html> and having a discussion with your Financial Professional.

How do your financial professionals make money?

Our financial professionals receive a percentage of the advisory fees you pay to us.

Item 4: Disciplinary History

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

No. For more information, please refer to Form ADV, Part 2A, Item 9 available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=622795 or you can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for free and simple search tool to research us and our financial professionals.

Conversation Starter - As a financial professional, do you have any disciplinary history? For what type of conduct?**Item 5: Additional Information**

If you have any questions about our investment advisory services or if you wish to request a copy of the relationship summary, please contact us at Compliance@uswealthmanagement.com. Additional information about us is also available on the SEC's website at <https://www.investor.gov/CRS>. You can also call us at 781-884-2353 for up-to-date information and request a copy of the relationship summary.

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