

ADV PART 2A & 2B BROCHURE

ITEM 1: COVER PAGE



Your Wealth Consultants, LLC
10 Glenlake Parkway, Ste. 130
Atlanta, Georgia 30328

Client Brochure

Date of Brochure: January 19, 2021

This brochure provides information about the qualifications and business practices of Your Wealth Consultants LLC ("YWC"). If you have questions about the contents of this Brochure, please contact us at 864-415-6557.

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about us and is available on the SEC website, www.adviserinfo.sec.gov.

YWC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications made to you by YWC, including the information contained in this Brochure, should provide you with information to determine whether to hire or retain YWC as your adviser.

Please be aware during your review of our brochure when we use the words "YWC", "the firm", "the company", "we", and "our" we are referring to Your Wealth Consultants LLC. When we use the words "you", "your", and "client", we are referring to you as our client or prospective client.

Our firm's CRD number is 310328.

ITEM 2 – MATERIAL CHANGES

This brochure is Your Wealth Consultants LLC's initial filing. This section will be used to provide our clients with any new and/or updated information regarding the investment adviser.

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ITEM 4 – ADVISORY BUSINESS

Your Wealth Consultants LLC (“Your Wealth Consultants”, “YWC”, “the firm” or “the company”) is a state-registered investment adviser located in Georgia. The company serves strictly as a fee-only investment advisor providing investment guidance and managing client investment accounts on a discretionary basis. YWC was founded and is owned by Adrian Tate, who serves as President, portfolio manager and client advisor.

YWC is committed to helping individuals, families, trusts, businesses and non-profit entities better understand and participate in the financial markets in order to meet their current and long-term financial goals. By demystifying the investment process, asset class opportunities and historic return expectations, the company seeks to build durable, customized, low-fee portfolios to meet client goals within stated risk tolerances.

YWC seeks to help clients meet their financial goals through attentive management of their financial assets. The firm does provide financial planning services and tax advice on a fee basis. It helps clients benefit from deliberate, long-term exposure to global capital markets. While no guarantees can be made as to future returns realized, long-term exposure to stocks, bonds and alternative investments has proven to be an established course for building and maintaining financial wealth. YWC enhances this approach by combining strategic and tactical asset allocation with constant attention to minimizing fees.

ITEM 5 – FEES AND COMPENSATION

Your Wealth Consultants is strictly a fee-only investment management firm. The firm’s compensation is based on a percentage of assets under management or on a monthly direct payment for services from the client. YWC does sell MassMutual annuities and insurance products for sales commissions as independent insurance agents. YWC’s receipt of the economic benefits by selling insurance policies in and of itself creates a potential conflict of interest and may indirectly influence services and plan it recommends to its clients.

Advisory Fee

Financial Planning

Plans and other services are provided for a fee. The Fees for the Services are negotiated between YWC and the client. Generally, the fees are based upon the specific Services provided by YWC to the client. A wide range of Services is available, and the clients selects the combination of Services that best fits his or her goals and objectives. The Fees for the Services vary based upon a number of factors, including the complexity of the client’s plan, if any, the other Services to be provided, if any and the interaction of the Advisor with client’s other professional consultants, including, among others, Certified Public Accountants (CPAs), trust department personnel, and attorneys. Fees may vary from client to client based on a number of factors, including, but not limited to the factors described above. YWC may waive all fees for Services in its sole discretion.

The Services related to a Plan are typically provided under a flat fee arrangement, although hourly fee

arrangements may also be available. Currently, the flat fee arrangements may also be available. Currently, the flat fee for preparing a Plan and providing related financial planning services generally ranges from

\$ 1200 - \$ 10,000 but may be higher depending upon Services requested and the complexity of the plan. The flat fee will normally be paid in whole or in monthly payments as reflected in the Agreement signed by the client. Both payment options will provide follow-up consultations on the stated frequency contained within the agreement.

A written fee estimate will be provided to the client following an initial consultation. There is no fee for an initial consultation. Clients are not obligated to use any other services provided by YWC to receive an initial consultation.

Asset Based Fee Arrangement

The following is YWC's tiered fee schedule is based on total assets under management and gradually decreasing as the account balance increases. For Example, a client with an account value of \$500,000 may pay one rate on the first \$250,000 of assets in the account, a lower rate on the next \$250,000 of assets in the account and a still lower rate on the remaining \$500,000 of assets. Use of the tiered fee schedule will result in a blended asset - based fee rate.

Tiered Advice Fee Schedule Value of Assets Annual Fee Rate

- First \$250,000 1.5.%
- Next \$250,000 1.25%
- \$500,001 and above 1.0%

Fees annually, paid quarterly in arrears based on the average assets under management during the quarter. It should be noted that YWC fees are in addition to and exclusive of any account fees, IRA fees, brokerage commissions, transaction fees, taxes, wiring fees, fund internal fees, fund early redemption fees, and other related costs and expenses which shall be incurred by the client.

The Advisor Fee will be assessed on all assets under management, including securities, cash and money market balances. The fee will be charged and directly withdrawn from the Client's account, quarterly in arrears, and we encourage clients to review the fee assessment specified in the account activity statements and contact YWC with any questions relating to the calculation. The typical asset- based fee varies depending upon the Program and the fee option selected by the client. Fee Options and rates may also differ among different accounts held by the same client, depending on the Program and services selected for an Account.

ITEM 6 – PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

YWC does not make use of performance-based fees or side-by-side management.

ITEM 7 – TYPES OF CLIENTS

YWC primarily provides services to individuals and small businesses. The firm currently does not have a restriction for minimum account size - but reserves the right to impose such in the future. It should be noted that the relative impact of trading costs and asset-level expenses for smaller accounts can be significant. YWC will attempt to manage smaller account diversification, trading costs and fees in a thoughtful manner - which may impact the choice of “fund family” as well as number and choice of portfolio holdings.

ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS

The YWC investment strategy is based on traditional academic principles of modern portfolio theory as well as research demonstrating that investment markets are generally efficient. Attempts by “active” investment managers to exceed the performance of their respective benchmark frequently have resulted in poor and underperforming results accompanied by high fees. YWC believes the costs of not being invested in the markets can be significant compared to the risks of being thoughtfully invested. As such, the company holds that a well-diversified, low-cost, passive investment portfolio offers investors an attractive opportunity to meet their financial goals.

The construction of portfolios will factor in client objectives and risk tolerances as well as market-based conditions, expectations and relative value. YWC conducts fundamental market analysis and research to assess current market conditions by evaluating factors such as historical and current market performance, economic outlook, market ratios, investor sentiment, industry outlook and general global news. Research is conducted through various publications and on-line resources such as The Wall Street Journal, Barron’s, Morningstar, Bloomberg, CNBC and economic commentary and research reports by respected market analysts.

The primary vehicles to be used in the investment portfolios are passively managed, exchange traded funds and notes (ETFs/ETNs) and, secondarily, mutual funds due to the possibilities for attaining diversification, low costs, tax efficiency, transparency, low tracking error and high liquidity. Additionally, individual stocks and bonds will be considered as needed or as special situations call for such. While ETFs/ETNs and mutual funds are investment funds traded on stock exchanges, the underlying assets may be stocks, bonds, notes, real estate, commodities or other investment classes. Clients and prospective clients should be aware that all investments in securities are subject to loss that is a risk they should be prepared to bear. This includes the risk of capital (invested amount) and any profits that have not been realized. Stocks, bonds and other asset class markets may fluctuate substantially over time, and performance of any investment is not guaranteed.

The firm’s investment strategies may not achieve their objectives.

The principal risks are:

Market Risk: The risk that the value of securities in which the strategies invest may drop in reaction to tangible and intangible events and conditions, independent of a security’s particular underlying circumstances. For example, political, economic, and social conditions may cause a change in the value of securities. Price changes may be temporary or may last for extended periods.

Equity Securities Risk: The risk that events or circumstances at a particular industry, or a particular company within an industry will impact the value of the stocks and ETFs held by the strategy and thus, the value of your investment over short or extended periods.

Exchange-Traded Funds (ETFs) Risk: The risk that the value of an ETF that the investment strategy invests in will be more volatile than the underlying portfolio of securities that the ETF is designed to track, or that the costs to the fund of owning shares of the ETF will exceed those the fund would incur by investing in such securities directly.

Credit Risk: The risk that a fixed income security issuer will fail to pay interest and principal in a timely manner or that negative perceptions of the issuer's ability to make such payments will cause the price of that fixed income security to decline.

Interest Rate Risk: The risk that fluctuations in interest rates may cause investment prices to fluctuate and impact the value of fixed income securities or ETFs held by the strategy. For example, when interest rates rise, yields on existing bonds become less attractive causing their market value to decline.

Operational Risk: YWC has developed systems and procedures to control operational risk. Operational risks arising from mistakes made in the confirmation or settlement of transactions, from transactions not being properly booked, evaluated or accounted for or other similar disruption in YWC's operations may cause YWC to suffer financial loss; the disruption of its business, liability to clients or third parties; regulatory intervention; or reputational damage. YWC relies heavily on the investment custodian and other third-party firms for reporting, analytical, financial, accounting and other data processing systems.

ITEM 9 –DISCIPLINARY INFORMATION

YWC has no reportable disciplinary information.

ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Adrian Tate is a licensed agent with Mass Mutual and is paid via commission for the sale of Fixed Life and Annuity Contracts.

ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

YWC has adopted a Code of Ethics ("Code") that addresses fiduciary duty, personal securities transactions, insider trading, gifts and conflicts of interests. The firm will always put the interests of its clients first. However, there may be times YWC and/or its Advisory Representatives may trade in the same securities as its clients. In such cases, YWC will be "last in" and "last out". Front running (trading shortly ahead of clients) is prohibited.

A copy of YWC's Code of Ethics is available upon request to Adrian Tate, the Chief Compliance Officer at the firm's principal address or by email at altate19@gmail.com.

ITEM 12 – BROKERAGE PRACTICES

YWC maintains a relationship with LPL Financial. While you are free to choose any broker-dealer or other service provider, the firm recommends that you establish an account with LPL Financial with which we have an existing relationship. LPL Financial will be responsible for all accounting and reporting activity.

Preexisting broker-dealer relationships may include benefits provided to our firm, including but not limited to, administrative services that help our firm manage your account(s). YWC believes that recommended broker-dealers provide quality execution services to our clients at competitive prices. Price is not the sole factor we consider in evaluating best execution. The firm also considers the quality of the brokerage services provided by recommended broker-dealers, including the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm.

YWC does not have any soft dollar arrangements with any broker.

ITEM 13 – REVIEW OF ACCOUNTS

All accounts are reviewed on at least a monthly basis relative to their account objective. YWC will provide clients with quarterly reports. Clients also will receive monthly or quarterly statements from their custodian.

ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

YWC does not have a referral program.

ITEM 15 – CUSTODY

YWC is deemed to have custody of client funds solely because of the fee deduction authority granted by the Client in its Investment Advisory Agreement.

Clients will receive account statements at least quarterly from their broker-dealer or the Qualified Custodian. Clients should review their custodial account statements for accuracy. Minor variations may occur because of reporting dates, accrual methods of interest and dividends, and other factors. The custodial statement is the official record of a client account for tax purposes.

ITEM 16 – INVESTMENT DISCRETION

As designed, the client always maintains ownership, control and access to their assets but gives full trading authority (discretion) to YWC.

ITEM 17 – VOTING CLIENT SECURITIES

Consistent with client control of their assets, the client retains responsibility for proxy voting.

ITEM 18 – FINANCIAL INFORMATION

Not Applicable.

ITEM 19 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

- A. Please see Form ADV 2B for
 - Adrian Tate
- B. Please see Form ADV 2B for
 - Adrian Tate
- C. Your Wealth Consultants does not charge performance-based fees.
- D. Not applicable.
- E. Not applicable.

ADV PART 2B BROCHURE SUPPLEMENT

Adrian L. Tate

Your Wealth Consultants, LLC
10 Glenlake Parkway, Ste. 130
Atlanta, Georgia 30328

November 10, 2020

Adrian Lamont Tate Sr , President

Date of Birth 10/19/1975

Education

Bachelor of Arts Baker College Flint, MI June 2006

Employment / Business Experience

Your Wealth Consultants LLC 12/2020 - Present
Investment Advisor Representative

Equitable Advisors LLC 08/2017 - 12/2020
Investment Advisor Representative

Tru Body Bar Inc. 01/2020 - Present
President

ThredUP Inc 05/2020 - Present
Operations Manager

HP Pelzer Automotive Group 05/2015- 08/2017
Director of Manufacturing

Tate Financial Services LLC 01/2010- Present
President

Professional Designations, Licensing, Exams

Series 7, 66

Disciplinary Action

Adrian Tate Sr has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization or administrative proceeding.

Item 4 Other Business activities

Consulting

Income Tax Preparation and Bookkeeping

Item 5 Additional Compensation

None

Item 6 - Supervision

Adrian L Tate Sr. is President and CEO of Your Wealth Consultants LLC. He maintains supervision by regularly reviewing client reports, emails, trading tickets as well as personal securities transactions. He may be reached at 864.415.6557 or a.tate@yourwealthconsultants.com