



Form CRS

Client Relationship Summary

Pacific Capital Wealth Advisors, Inc.

December 19, 2025

SEC File #801-80494 | CRD #165662

Item 1 - Introduction: Is an investment advisory account right for you?

Pacific Capital Wealth Advisors, Inc. ("Pacific Capital") is registered with the Securities and Exchange Commission as an investment adviser. Please be aware that brokerage and investment advisory services and fees differ, and that it is important for you to understand the differences. 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.

Item 2 - What investment services and advice can you provide me?

The principal services we offer retail investors include financial planning and investment management. We refer to our planning services as Financial Life Inspection®. The Financial Life Inspection® covers 100 checkpoints, including but not limited to (as applicable based on the client's specific circumstances), comprehensive savings and retirement planning, income analysis, a full portfolio investment review, risk analysis, a college planning report, a tax optimization review, real estate review, legacy planning and asset protection review, debt analysis, and access to a secure online document vault. We provide ongoing financial advice and guidance after delivering the Financial Life Inspection® to all clients who engage us for investment management services. Investment management services are offered on a discretionary basis. Discretionary authorization allows us to determine the specific securities and the amount of securities to be purchased or sold for your account without your approval before each transaction. As part of our management services, we monitor your accounts regularly. We do not limit our advice to proprietary products or a limited menu of products or types of investments. In general, we require a minimum of \$25,000,000 to open and maintain an advisory account with us. At our discretion, we reserve the right to waive this minimum. When a prospective client is not a fit for Pacific Capital, we may recommend an unaffiliated, third-party investment adviser.

For additional information regarding our advisory services, please refer to Items 4, 7, 13, and 15 of our Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/summary/159294>.

Conversation Starters. 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?*

Item 3 - What fees will I pay?

We are primarily compensated by fixed planning fees and a percentage of assets under our management. Our fees are negotiable depending on client-specific needs and circumstances at our discretion. We charge a fixed fee in advance for financial planning and a percentage of assets under our management quarterly in advance. The more assets there are in your advisory account, the more you will pay in management fees. Therefore, we have an incentive to encourage you to increase the assets in your account. When we refer prospective clients to a third-party investment adviser with whom we have a referral agreement, we receive a portion of the third-party investment adviser's fee as compensation for the referral. We have to 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.

For additional information regarding our fees, please see Item 5 of our Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/summary/159294>.

Description of Other Fees and Costs

The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by investment companies (e.g., mutual funds and exchange traded funds). These fees are described in each fund's prospectus. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges are typically imposed by the broker-dealer or custodian that executes the trade. The broker-dealer or custodian may also charge your account for custodial fees, retirement account fees, trust fees, exchange fees, redemption fees that may be assessed on investment company shares, transfer fees, account termination fees, margin interest fees, or other special service charges. We do not share in any portion of these fees imposed by the broker-dealer or custodian.

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 additional information regarding other fees and costs, please refer to Items 5, 10, and 14 of our Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/summary/159294>.

Conversation Starter. 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 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:

- All investment advisers face conflicts of interest that are inherent in the business. Our primary source of compensation is through asset-based fees. Therefore, we are incentivized to acquire new clients and to increase assets under management. Other conflicts of interest result from other business activities we engage in, and from relationships we have with business partners and third parties, or arrangements we have established with other financial institutions.
- We receive compensation when we make a referral to an unaffiliated, third-party investment adviser with whom we have a referral compensation agreement. This arrangement creates a financial incentive for us to recommend third-party investment advisers with whom we have more favorable compensation arrangements. Prospects are not required to utilize the services of any recommended third-party investment adviser.
- Our financial professionals, who are also licensed insurance agents, will earn commission-based compensation for the insurance products they sell to you. This presents a conflict of interest since the fees paid to the firm for advisory services are separate and distinct from the commissions earned by our dually licensed financial professionals. You are not required to purchase insurance products through any person affiliated with our firm.

Conversation Starter. Ask your financial professional:

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

Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link: <https://adviserinfo.sec.gov/firm/summary/159294>.

How do your financial professionals make money?

Our financial professionals receive salary-based compensation. However, the firm is compensated by a percentage of assets under management; therefore, we have an incentive to encourage you to increase the assets in your account. Financial professionals who have an ownership interest in the firm will also receive additional compensation in the form of distributions. Our financial professionals who are insurance agents are eligible to receive insurance commissions for the sale of insurance products. This creates a conflict of interest because these financial professionals will receive additional commission-based compensation in connection with the sale of insurance products. You are not required to purchase insurance from our financial professionals.

Item 4 - Do you or your financial professionals have legal or disciplinary history?

No.

For a free, simple search tool to research us and our financial professionals please visit [Investor.gov/CRS](https://investor.gov/CRS).

Conversation Starter. Ask your financial professional:

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

Item 5 - Additional Information

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov/firm/summary/159294>. If you have any questions, need up-to-date information, and/or would like to request a copy of this Client Relationship Summary, please contact us at (844) 777-8777 or Aurielle@pacificcapital.com.

Conversation Starters. 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?

EXHIBIT TO FORM CRS

Pacific Capital Wealth Advisors, Inc.

Summary of Material Changes - December 19, 2025

Pacific Capital Wealth Advisors, Inc. is required to update its Form CRS when information in the Form CRS becomes materially inaccurate or incomplete.

The following summarizes the material changes to our previous Form CRS, dated September 27, 2023:

- We have substantially rewritten our Client Relationship Summary for clarity. We have not changed the way we service your accounts, but we encourage you to review the information in this Form CRS.

In addition to the material changes described above, our Form CRS is also updated from time to time with various immaterial changes, such as formatting, punctuation, or minor clarifications. We strongly recommend you review our Form CRS in its entirety. If you would like a free copy or have any questions about our Form CRS, please contact our Chief Compliance Officer at (844)777-8777. You can also download a current copy online at <https://pacificcapital.com/> or <https://adviserinfo.sec.gov/firm/summary/159294>.