



CLIENT RELATIONSHIP SUMMARY FORM CRS (ADV 3)

March 30, 2021

Item 1. Introduction

Smith Partners Wealth Management, LLC ("SPWM," We," "Firm," or "Us"), is an investment adviser registered with the Securities and Exchange Commission. Brokerage and Investment Advisory services and fees differ; it is important that you understand the differences. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing. (CRD#112231)

Item 2. Relationships and Services

What investment services and advice can you provide me?

We manage stocks, bonds, mutual funds, Exchange Traded Funds (ETF), and other assets for retail investors (individuals, families, businesses, trusts, retirement and profit-sharing plans, and charitable organizations). We also provide comprehensive financial planning with attention to retirement, social security, taxes, philanthropy, insurance, family loans and student debt, and estate matters. Engagements begin with an introductory phone call. If you wish to follow up, we meet to learn more about your personal situation, financial situation, investment horizon, investment experience, tax situation, and risk tolerances. We then meet again to present our recommendations. We have no material limitations on our services if we both believe we are a good fit for each other. We monitor your investments continuously and provide investment advice and counsel on a broad range of financial matters. Clients will receive a quarterly report from us and their custodian at least quarterly.

We work best with clients who have greater than \$500,000 in investible assets but can tailor our services to young professionals or those with unique situations. We typically carry out our investment activity on a discretionary basis, meaning we enter securities trades on your behalf without literal approval before each transaction.

We separately provide financial planning, including retirement plan analysis, risk analysis, insurance analysis, tax planning, social security optimization, philanthropy, asset allocation recommendations without investment advice, second opinions, and business and financial consulting.

For further information about the services we provide is in [Item 4 of our Form ADV Part 2 A](#)

CONSIDER ASKING US THESE QUESTIONS:

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 those qualifications mean?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our fees are based on a percentage of our client's assets under our management, hourly fees, or fixed-rate flat charges. The fees are specified in each client's agreement and may be subject to a \$3,000 minimum. The management fee on accounts over \$1,000,000 is 1.0%. The fee typically charged on accounts under \$300,000 is 1.50 % on the first \$200,000 and 1.00 % on the amount over \$200,000. SPWM may, at its discretion, negotiate or waive a fee. SPWM deducts the fee from the client's investment account monthly or quarterly at its discretion. The client receives a billing report to their secure portal or via U.S. Mail at the time of billing. Additionally, you may pay transaction fees charged by custodians, operating expenses charged by mutual funds, or wire transfer fees charged by banks. Our Firm does not receive any revenue from these fees.

Our incentive is to increase your account's value over time, which will increase our fees. You will pay fees and costs whether you make or lose money on your investments. Fees and expenses will reduce any amount of money you make

on your investments. Please make sure you understand what fees and costs you are paying. Additional information about our fees is in [Item 5 of our Form ADV Part 2 A](#)

CONSIDER ASKING US THESE QUESTIONS:

Help me understand how these fees and costs will 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 advisor? How else does your Firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we are required 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.

Examples of ways we make money and conflicts of interest:

SPWM or persons associated with our Firm can buy or sell the same securities that we recommend to you or in which you are already invested, which is a conflict of interest. SPWM has policy and procedures which govern employee trading to mitigate this conflict. We have a conflict of interest when recommending that you roll over a retirement account such as a 401k or IRA that we do not manage to one we do manage, because we will receive a fee for managing these assets. When we recommend you custodize your assets with TD Ameritrade or other custodians, we receive a direct benefit or certain services not generally available to retail investors. These services do not always directly benefit your account. Additional information about our conflicts of interest can be found in our [Form ADV Part 2 A Item 11](#)

CONSIDER ASKING US THESE QUESTIONS:

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

How do your financial professionals make money?

Our financial professionals are employees of the Firm, and some have an ownership interest. Everyone receives a fixed salary. Distribution of bonuses is at the discretion of the Firm's ownership based on overall Firm success and client satisfaction. Please see [Form ADV Part 2 A Item 10 for additional information.](#)

Item 4. Disciplinary History

Do you or your professionals have legal or disciplinary history?

No, please visit Investor.gov/CRS for a free and simple search tool to research our Firm and our financial professionals.

CONSIDER ASKING US THESE QUESTIONS:

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

Item 5. Additional information

To receive additional information about us and to request a free copy of this Form CRS as well as to request any up to date information, please contact us at 336-272-9488 and Visit our website at <https://smithpartnerswealth.com> and find out more about us at investor.gov

CONSIDER ASKING US THESE QUESTIONS:

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?