

# Cabot Wealth Management

## Form CRS

March 28, 2024

### Introduction

Cabot Wealth Management is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for the retail investor understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

We offer a variety of investment advisory services to retail investors, including investment management, wealth management and financial planning.

- When you engage our firm for investment management services, we will provide ongoing advice and monitoring of your investments. In your investment advisory agreement with us, you give us discretion to determine the investments to buy and sell in your account. We generally require a minimum initial investment of \$500,000 to open an account. We do not require a minimum investment amount to maintain an account.
- When you engage our firm for wealth management and financial planning services, we will provide advice regarding your investment goals and objectives, balance sheet, tax planning, risk management, retirement, cash flow, and other investment planning needs. Our wealth management and financial planning services do not include monitoring of your investments, nor do we have discretion over investment decisions.
- Our investment advice is not limited to proprietary products or a limited menu of products or types of investments.

**You should carefully review our Form ADV Part 2A Brochure, which is available on our website, <https://www.ecabot.com/cabot-forms>, for more detailed information about our services.**

#### **Please ask us the following questions to better understand our services:**

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?

### What fees will I pay?

- For investment management and wealth management services, we charge fees based on a percentage of assets under management. These fees are assessed quarterly in advance. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.
- We do not charge separate fees for financial planning services. Fees for wealth management services are inclusive of any financial planning services we may provide to a client.
- In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as transaction fees, custodian fees, account maintenance fees, wire transfer fees, internal management fees of mutual funds, redemption fees, and other product related fees.

**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. It is important that you carefully review our Form ADV Part 2A Brochure, which is available on our website, <https://www.ecabot.com/cabot-forms>, for additional information about our fees.**

**Please ask us the following questions to better understand the impact of fees and costs on investments:**

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 interest ahead of yours. At the same time, the way we make money creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means:

- Your broker-dealer and custodian provide us with access to electronic systems that assist us in managing your account, as well as research, software, other technology, and discounts for products and services offered by third-party service providers. These economic benefits give our firm an incentive to recommend the broker-dealer and custodian over another broker-dealer and custodian that do not provide similar benefits.
- We also receive soft dollar benefits from broker-dealers in the form of research bulletins, reports and access to conferences sponsored by the broker-dealer that is based on the amount of commissions that clients pay for transactions. These economic benefits give our firm an incentive to utilize broker-dealers with which we have soft dollar arrangements over another broker-dealer that does not provide similar benefits.

**Please ask us the following question about our conflicts of interest:**

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

You should carefully review our Form ADV Part 2A, which is available on our website, <https://www.ecabot.com/cabot-forms>, for more detailed information about our conflicts of interest.

## **How do your financial professionals make money?**

Our financial professionals receive a salary and may also receive a discretionary bonus based on the success of the firm and their individual performance. This is a conflict of interest because our financial professionals have an incentive to encourage you to increase the assets in your account.

## **Do you or your financial professionals have legal or disciplinary history?**

No, please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

**Please ask us the following questions about our disciplinary history:**

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

## **Additional Information**

You can find additional information about our investment advisory services in our Form ADV Part 2A Brochure, which are available on our website, <https://www.ecabot.com/cabot-forms>. You can request up-to-date information and a copy of our relationship summary by contacting us at (978) 745-9233 or [greg@ecabot.com](mailto:greg@ecabot.com).

**Please ask us the following questions to understand who to contact with any questions or complaints:**

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?