



**M A S L O W**

W E A L T H A D V I S O R S

February 12, 2024  
FORM CRS

<b>ITEM 1: INTRODUCTION</b>	<p>Durbin Bennett Private Wealth Management, LLC doing business as Maslow Wealth Advisors is an investment adviser registered with the Securities and Exchange Commission. We are not a broker-dealer. Please be aware that brokerage and investment advisory services and fees differ and that it is important for you to understand the differences. You should carefully consider which types of accounts and services are right for you. Free and simple tools are available to research firms and financial professionals at <a href="https://adviserinfo.sec.gov/firm/summary/107722">https://adviserinfo.sec.gov/firm/summary/107722</a> which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<b>ITEM 2: WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE TO ME?</b>	<p>We offer investment management and financial planning services and consulting to our clients. We work collaboratively with your family to determine your financial goals, risk tolerance, and investment objectives.</p> <p>We monitor your agreed upon investment portfolio and strategic wealth plans on a regular basis and will meet with you via phone, video, or in-person at least annually to review and update them accordingly.</p> <p>We advise on fixed income, equity, real estate, and alternative assets including mutual funds, ETFs, and if appropriate separate accounts and private funds or investments.</p> <p>Most of our clients choose to open discretionary accounts, meaning that you allow us to buy and sell investments in your account without asking you in advance. A small portion of our clients choose to open non-discretionary accounts, meaning that we give you advice and you make the ultimate decision regarding the purchase or sale of investments.</p> <p>You will pay an on-going asset under management fee at the beginning of each quarter for our services, based on the market value of investments in your advisory account(s). Our client minimums are \$2 million but under certain circumstances, these minimums are waived.</p> <p>For additional information, please see our Form ADV Part 2A brochure Items 4, 7 and 13. <a href="https://adviserinfo.sec.gov/firm/summary/107722">https://adviserinfo.sec.gov/firm/summary/107722</a></p> <p><u>QUESTIONS TO ASK US:</u></p> <ul style="list-style-type: none"><li>• <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></li><li>• <i>How will you choose investments to recommend to me?</i></li><li>• <i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i></li></ul>
<b>ITEM 3A: WHAT FEES WILL I PAY?</b>	<p>Fees and costs affect the value of your account over time.</p> <p>Most of our clients pay us a tiered asset-based fee for our assets under management or advisement services. These fees are deducted quarterly from designated investment advisory accounts. Others pay a fixed consulting fee per month that is collected on a quarterly basis. Although rare, for those that hire us for specific consulting or planning projects, they are charged an hourly fee or a fixed project fee that is collected in advance or on an agreed upon schedule. Additional details on our fees can be found in our ADV Part 2 Brochure, Item 5.</p>

	<p>Our fees are not dependent upon the number of transactions or the types of investments utilized. We are incentivized by increasing your assets under management. As your portfolio grows so will our fees, and conversely as your portfolio decreases, so will our fees.</p> <p>There may be other fees and costs related to your investment accounts that come from the investment holdings (i.e. mutual funds, ETFs, alternative investments) as well as from the custodian (i.e. Schwab or Fidelity's trading fees, wire expenses, or other account maintenance fees).</p> <p>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.</p> <p><u>QUESTIONS TO ASK US:</u></p> <ul style="list-style-type: none"> <li><i>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?</i></li> </ul>
ITEM 3B: 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?	<p>We are held to a fiduciary standard that covers our entire investment advisory relationship with you including monitoring your portfolio, investment strategy, and investments on an ongoing basis, among other requirements. 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 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.</p> <p>We receive soft dollars from Charles Schwab that are used to cover some of our costs associated with our investment research software like Bloomberg and Morningstar. This is a potential conflict of interest as it may incentivize us to utilize Charles Schwab over other custodians.</p> <p><u>QUESTIONS TO ASK US:</u></p> <ul style="list-style-type: none"> <li><i>How might your conflicts of interest affect me, and how will you address them?</i></li> </ul>
ITEM 3C: HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?	<p>Our financial professionals are compensated solely with salaries and discretionary bonuses based on individual performance. Since we do not sell any products and have no solicitation agreements, no commissions or referral fees are ever earned.</p> <p>For additional information, please see our Form ADV Part 2A brochure Items 4, 5, and 10 and any brochure supplement your financial professional provides.</p>
ITEM 4: DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?	<p>No. Please visit <a href="http://www.investor.gov">www.investor.gov</a> for a free search tool to research us and our financial professionals.</p> <p><u>QUESTIONS TO ASK US:</u></p> <ul style="list-style-type: none"> <li><i>Do you or your financial professionals have a disciplinary history? For what type of conduct?</i></li> </ul>
ITEM 5: HOW DO I GET ADDITIONAL INFORMATION ABOUT YOUR FIRM AND SERVICES?	<p>For additional information about our services, please see our Form ADV brochure on <a href="https://adviserinfo.sec.gov/firm/summary/107722">https://adviserinfo.sec.gov/firm/summary/107722</a>. Call us at 512-610-6930 to request up-to-date information, our brochure supplement, or a copy of this relationship summary.</p> <p><u>QUESTIONS TO ASK US:</u></p> <ul style="list-style-type: none"> <li><i>Who is my primary contact person?</i></li> <li><i>Is he or she a representative of an investment adviser or a broker-dealer?</i></li> <li><i>Who can I talk to if I have concerns about how this person is treating me?</i></li> </ul>