

Item 1: Introduction: Aberdeen Wealth Management LLC is a SEC registered investment adviser that provides investment advisory services rather than brokerage accounts and services. It is important for the retail investor 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: Relationships and Services: What investment services/advice can you provide me?

- We provide investment advisory accounts and services including financial planning.
- If you open an advisory account, you will pay an on-going quarterly asset-based fee shortly after the beginning of each quarter for investment services, based on the value of the cash and investments in your account. Financial planning fees are billed based on a hourly rate, or a retainer as may be negotiated with the client.
- We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals and regularly monitor your account.
- You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “*discretionary account*”) or we may give you advice and you decide what investments to buy and sell (a “*a non-discretionary account*”).

Conversation Starters

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: Fees, Costs, Conflicts and Standard of Conduct: What fees will I pay?

The fee is an asset-based fee and as such, the more assets there are in an investors account, the more the retail investor will pay in fees, and the firm may have an incentive to encourage the retail investor to increase the assets in his or her account. There may be other fees charged by the custodian for account maintenance, mutual fund fees, other transactional, brokerages costs or product level fees. Our fees vary and are negotiable. The amount you pay will depend on the services that you receive and the amount of assets in your account. You will pay fees and costs whether you make or lose money on your investments.

Conversation Starters

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 obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.

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 of interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Conversation Starters

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

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

No

Item 5: Additional Information

We encourage you to seek out additional information.

If you would like additional, up-to-date information or a copy of this disclosure, please call (312) 456-3315. For additional information on advisory services, request a copy of our Form ADV.

Conversation Starters

Who is my primary contact?

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?

Key Questions to Ask

1. Given my financial situation, why should I choose an advisory account?
2. Do the math for me. How much would I expect to pay per year for an advisory account? What would make those fees more or less? What services will I receive for those fees?
3. What additional costs should I expect in connection with my account?
4. Tell me how you and your firm make money in connection with my account. Do you or your firm receive any payments from anyone besides me in connection with my investments?
5. What are the most common conflicts of interest in your advisory accounts? Explain how you will address those conflicts when providing services to my account?
6. How often will you monitor my account's performance and offer investment advice?
7. Do you or your firm have a disciplinary history? For what type of conduct?
9. What is your relevant experience, including your licenses, education, and other qualifications? Please explain what the abbreviations in your licenses are and what they mean.
10. Who is the primary contact person for my account? What can you tell me about his/her legal obligations to me? If I have concerns about how this person is treating me, who can I talk to?