

Form ADV Part 3 – Client Relationship Summary

Date: 01/01/2024

Item 1: Introduction

REDW WEALTH LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

Our firm primarily offers the following investment advisory services to retail clients: discretionary asset management and financial planning. As part of our standard wealth management services, we monitor the financial markets daily and review our client accounts at least annually. Limited scope consulting engagements are offered on a non-discretionary basis. When engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. When engaged on a non-discretionary basis, the retail investor makes the ultimate decision regarding the purchase or sale of investments. To the extent we are granted investment authority over your account, such authority will continue until our engagement is terminated. We primarily invest our clients' assets in mutual funds and exchange traded funds (ETFs). We do not limit the scope of our services to any proprietary products or a limited group or type of investment. Although our firm does *not* have a minimum account size, minimum fees apply based on the service level you select.

Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

Questions to ask us:

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?

Our fees vary depending on the services you receive. Our percentage of assets advisory fee is determined by the amount of assets in your account; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. For hourly fee consulting arrangements, each additional hour (or portion therefore) we spend working for you would increase the fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. Wealth management fees are charged quarterly in arrears. You pay our fees even if you do not have any transactions and the advisory fee paid to us does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Some investments (e.g., mutual funds, exchange-traded funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. Additionally, you will pay transaction fees to your account custodian, if applicable, when we buy or sell an investment for your account. **You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of**

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money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Questions to ask us:

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

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 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:

- We may refer clients to our affiliate, REDW, LLC, a certified public accounting firm,
- We may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your account.

Please also our [Brochure](#) for additional details.

How do your financial professionals make money?

Primarily, our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. You should discuss your financial professional's compensation directly with your financial professional.

Item 4: Disciplinary History

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

No. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Questions to ask us:

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

Item 5: Additional Information

Additional information about our firm is available on the SEC's website at: <https://adviserinfo.sec.gov/firm/summary/109446>

If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 505-998-3200.

Questions to ask us:

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?