

## Introduction – Is an Investment Advisory Account Right for You?

DiNuzzo Private Wealth, Inc. d/b/a DiNuzzo Wealth Management, d/b/a DiNuzzo Family Office, d/b/a DiNuzzo Middle-Market Family Office, and d/b/a DiNuzzo Emerging Wealth (DPW) is an investment advisor registered with the Securities and Exchange Commission (SEC). **DPW provides advisory accounts and services rather than brokerage accounts and services.** Since there are different ways you can get help with your investments, we feel it is important for you to understand how advisory and brokerage services and fees differ in order to carefully consider which types of accounts and services are right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about investment advisers, broker-dealers and investing.

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

DPW offers its investment advisory services to retail investors for an **ongoing asset-based fee** based on the value of cash and investments managed in your account. Our advisory services include, but are not limited to, wealth management, financial planning, consultations on wealth transfer, tax planning, insurance, retirement planning, education funding and charitable gifting. If you open an account with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is regularly monitored, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment.

**Account Minimums:** DiNuzzo Wealth Management services requires a minimum account balance of \$2,000,000.

Our accounts are managed on a discretionary basis which means we don't need to consult you when buying or selling in your account. You will sign an investment advisory agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship.

*For additional information about our **advisory services** see Item 4 of our Firm Brochure available at [ADV Part 2A](#).*

### CONVERSATION STARTER:

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?

### What fees and costs will I pay? What additional costs should I expect?

You will be charged an **ongoing asset-based fee** that is calculated quarterly on the managed value of the investments in your account. Our annual DiNuzzo Wealth Management, DiNuzzo Family Office and DiNuzzo Middle-Market Family Office fee schedules range from 1.25% to 0.50% based on the services being provided and the value of the investments in your account; and our DiNuzzo Emerging Wealth is 0.80%.

Our firm's fees are automatically deducted from your account, which will reduce the value of your advisory account. The more assets you have in your advisory account, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

The broker-dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our advisory fee for our investment advisory service.

You will pay fees whether you make or lose money on your investments. Fees and costs affect the value of

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**Form CRS – Client Relationship Summary**

**March 22, 2023**

your account over time. Please make sure you understand what fees and cost you are paying. For additional information about our **fees** see Item 5 of our Firm Brochure available at [ADV Part 2A](#).

**CONVERSATION STARTER:**

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? How do you determine what fee I will be charged?

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

When we act as your investment adviser, we have a fiduciary duty to place your best interest ahead of our own and the firm, and we are held to this fiduciary standard throughout our entire investment advisory relationship with you. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means: Our firm's financial professionals include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you.

**CONVERSATION STARTER:**

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

For additional information about our **conflicts of interest** see Item 10 of our Firm Brochure available at [ADV Part 2A](#).

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

Our financial professionals are employees of the firm and are paid a fixed monthly salary. Certain professionals may also be compensated based on the value of new client's assets on-boarded by the professional.

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

No, however, we encourage you to ask your financial professional if they have any disciplinary history? If so, for what type of conduct?

Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Additional Information:**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching **CRD#112778**.

You may also contact our firm at (877) 728-6564 and talk to any one of our investment professionals or support staff.

**ADDITIONAL CONVERSATION STARTERS:**

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?



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