

Cole Wealth Management, LLC
Form CRS Customer Relationship Summary
January 1, 2024

Item 1. Introduction

Cole Wealth Management, LLC (CWM) is registered with the Securities and Exchange Commission as an investment advisor, and we provide investment advisory services rather than brokerage services. Investment advisory services and brokerage services and fees differ, and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services that we provide and how you pay.

Please ask us for more information. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: CWM is a fee-based registered investment advisory firm founded in 2005 and headquartered in Scottsdale, AZ. CWM provides financial planning and investment supervisory services to individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, and business entities. Our firm also engages in fixed annuity and life insurance sales as well as tax preparation services.

Monitoring: We offer advice on a regular basis as a part of our standard services. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you when we become aware of a significant change in the market or to your individual circumstances.

Investment Authority: We buy and sell investments in your account in accordance with your stated investment guidelines without asking you in advance. This is called “discretionary authority”.

Investment Offerings: Our investment advice is not limited to a particular type of security. We provide advice with respect to equities, fixed income, and cash investments.

Account Minimums: We have no account minimums.

Additional Information: Our firm has been registered with the SEC since March 22, 2018. The principal owner of the firm is the Cole Family Trust. The trustees of the trust are Martin T. Cole and Erica S. Cole.

Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.

Conversation Starter – Ask your financial professional:

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?

Principal Fees and Costs: CWM bases its fees on a percentage of assets under management, hourly charges, and fixed fees (not including subscription fees). CWM also receives compensation through commissions on insurance product sales.

You will pay an on-going, mutually agreed asset-based fee either at the beginning or end of each month or quarter for our services (as agreed in your contract), based on the value of the cash and investments in your advisory account. The more assets there are in your account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. Our fee range is from 1% to 1.5% of assets per year. We routinely negotiate lower fee arrangements for clients at our sole discretion.

Commissions on fixed annuity and life insurance sales are included in any premiums paid.

Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

Additional Information: 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 investment over time. Please make sure that you understand what fees and costs you are paying.

Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.

Conversation Starter – Ask your financial professional:

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 advisor? How else does your firm make money and what conflicts of interest do you have?

What are your legal obligations to me when acting as my investment adviser and what conflicts of interest exist?

When we act as your investment adviser, we must 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 that we provide you. Here are some examples to help you understand what this means.

Potential Conflicts: The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

Conversation Starter – Ask your financial professional:

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

How do your financial professionals make money?

Our financial professionals are compensated through commissions based on fees charged. They may also receive commissions on insurance product sales and tax preparation fees.

Item 4. Disciplinary History

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

No. CWM has no legal or disciplinary history to report.

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

Item 5. Additional Information

*For additional information about our services, or for a copy of this disclosure, please
contact: Martin Cole, Chief Compliance Officer Phone: 480-275-6354 x101*

**Conversation Starter – Ask your financial professional: 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?**