

## **Is An Investment Advisory Account Right For You?**

**We are CLW Wealth Management, LLC (CLW), an investment advisor registered with the Securities and Exchange Commission. We provide advisory accounts and services. We are not a broker-dealer.** Brokerage and advisory services and fees differ and it is important to understand the difference.

Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Relationships and Services.** *What investment services and advice can you provide me?*

We offer investment advisory services to retail investors. If you open an advisory account, we will offer you advice on a regular basis. We will provide you with a broad range of comprehensive financial planning, investment management and consulting services. We primarily allocate clients' investment management assets among mutual funds, independent investment managers, exchange traded funds ("ETFs"), and individual debt and equity securities in accordance with your investment objectives. For more detailed information on our investment services, please see our Form ADV brochure on IAPD on [Investor.gov](https://Investor.gov).

*Account Monitoring:* We will monitor your account at least annually and contact you (by phone, regular mail or e-mail) to discuss your portfolio. Account monitoring is offered as part of our standard investment advisory services.

*Investment Authority:* You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a "discretionary account"). Alternatively, you can choose an account where we may give you advice and you make the ultimate decision regarding the purchase or sale of investments. (a "non-discretionary account").

*Limited Investment Offerings:* Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might have lower costs.

*Account Minimums and Other Requirements:* We do not impose a minimum portfolio size or minimum annual fee.

***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?*

### **What Fees Will I Pay?**

You will pay an on-going investment management fee at the end of each quarter for our services, based on the value of the cash and investments in your advisory account. We may charge a fixed fee for financial planning and consulting services, which may be included as part of the overall investment management fee. The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase our fees. You pay our fee quarterly even if you do not buy or sell. In addition to the advisory fees paid to CLW, you may also incur certain charges imposed by other third parties, such as broker-dealers, custodians, trust companies, banks, insurance companies, annuity companies and other financial institutions.

Our fees vary and are negotiable. The amount you pay will depend, for example, on the services 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. 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. For more detailed information on our fees, please see our Form ADV brochure on IAPD on [Investor.gov](https://Investor.gov)

**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 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 interests 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 to you. Here are some examples to help you understand what this means.

**Affiliated Company:** CLW is affiliated with Cabot Lodge Securities, LLC (CLS) an SEC registered broker-dealer. Your Financial Professional may be an associated person of CLS. A conflict of interest exists when your Financial Professional recommends that a security purchased at CLS be transferred to CLW, because the asset increases the size of your account and generates increased fees for us and your Financial Professional. We have procedures in place to ensure that transfer recommendations are in your best interests.

**Proprietary Products:** Proprietary products are products owned or sponsored by us or an affiliated company. We have an incentive to advise you to invest in Proprietary Products, because the manager or sponsor of those investments is an affiliated company and we and/or this affiliated company make additional money when you buy the product. In these cases, the conflict of interest will be documented in writing and provided to you.

This summary does not detail all of our conflicts of interest or all material facts regarding the conflicts of interest disclosed in this document. For more detailed information on our conflicts of interest, please see our Form ADV brochure on IAPD on Investor.gov. **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 make money by sharing in the investment management fee you pay to us based on the value of the cash and investments in your advisory account. They also share in any fixed fee you pay us for financial planning and consulting services. Financial Professionals with more assets under management with us can receive a higher percentage share of the advisory fees you pay us. *Therefore, Financial Professionals have an incentive to increase the amount of assets in your and other client accounts.*

**Do You or Your Financial Professionals Have Legal or Disciplinary History?**

**Yes.** Visit **Investor.gov** for a free and simple search tool to research our firm and our financial professionals. **Ask your financial professional:** As a financial professional, do you have any disciplinary history? For what type of conduct?

**Additional Information**

For additional information on our advisory services, see our Form ADV brochure on IAPD on Investor.gov or call (800) 801-9851. You can obtain a hard copy of this Form CRS or the Form ADV brochure by calling (888) 992-2268 or writing us at 425 N. Martingale Rd., Suite 1220 Schaumburg, IL 60173 Attn: CLW Compliance.

If you have a problem with your investments, account, or financial professional, contact us in writing at 425 N. Martingale Rd., Suite 1220 Schaumburg, IL 60173 Attn: CLW Compliance. If you have received this form electronically and prefer a paper copy, please call us at (888)-992-2268.

**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?