

Coordinated Wealth Management

Form CRS – Client Relationship Summary, February 2025

INTRODUCTION

Coordinated Wealth Management LLC (“Coordinated Wealth Management” or “we”) is an investment adviser registered with the Securities and Exchange Commission, based in the State of Tennessee. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professionals at <https://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?

Coordinated Wealth Management offers investment advisory services to retail investors.

Asset Management Services: We provide asset management services to manage and trade your account(s). We will discuss your investment goals and design a strategy to try and achieve your investment goals. We will continuously monitor your account when providing asset management services and contact you at least annually to discuss your portfolio. We offer asset management services through both wrap fee programs and non-wrap fee programs. Asset management services are provided on a non-discretionary basis, meaning we will be required to contact you prior to implementing any trades in your account. The sub-adviser services are provided on a discretionary basis, meaning the sub-adviser will have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. Please see Item 16 of our [Form ADV Part 2A](#).

Financial Planning and Consulting Services: We also provide financial planning and consulting services. Financial planning services involve us creating a written financial plan for you which covers mutually agreed upon topics. Financial consulting is used when a written financial plan isn't needed. It involves on-going meetings to discuss your financial situation. Please see Item 4 of our [Form ADV Part 2A](#).

Retirement Planning: We provide advisory services to participant-directed employee retirement benefit, pension, and profit-sharing plans in coordination with and with the direct support of Buckingham Retirement Solutions (“BRS”). Clients choosing this service also engage BRS, which will provide additional discretionary investment management services to clients.

Account & Fee Minimums: There is no account minimum to open an investment account managed by us. For retirement planning, the minimum to open an account is \$1,000,000, which may be negotiated at the firm's discretion.

For additional information regarding our services, please see Items 4 and 7 of our [Form ADV 2A](#).

- 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 mean?

WHAT FEES WILL I PAY?

Asset Management Services are charged a flat-fee, based on the assets under management, billed in arrears on a monthly basis, and calculated based on the fair market value of your account as of the last business day of the current billing period. The annual fees are negotiable, but generally range from \$5,000 to \$25,000 on an annual fixed fee basis. Because our fee is based upon the value of your account, we have an incentive to recommend that you increase the level of assets in your account.

Financial Planning Services are provided as part of the Asset Management Services fees, which range from \$5,000 to \$25,000 annually.

Retirement Planning Services are fee based, with fees ranging from 0.25%-1.0% annually, charged on a quarterly basis. These fees are shared with BRS.

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 investments over time. Please make sure you understand what fees and costs you are paying. For more information about the fees we charge and the other fees and expenses you will incur, please see Item 5 of [Form ADV Part 2A](#).

➤ Help me understand how 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?

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. 1) When we provide management services, we will ask that you establish an account with Schwab to maintain custody of your assets and to effect trades for your account. This recommendation is not based solely on your interest in receiving the best execution possible. They also provide us with research, products and tools that help us manage and further develop our business operations. As a result, we do not have to pay for such benefits, which save us money; however, these arrangements create a conflict of interest. See Item 12 of our Form ADV Part 2A for more information. 2) We actively manage our own personal accounts while at the same time managing your accounts and other client accounts. This creates different conflicts of interest for which we have developed procedures to mitigate and control for those conflicts. See Item 11 of Form ADV Part 2A. 3) When we recommend that you utilize a third-party money manager, we will receive a percentage of the fee which they collect from you. This creates a conflict of interest as we have an incentive to recommend managers who have such arrangements with us. 4) Some of our investment adviser representatives also serve as insurance agents. Through their role as such, they may sell, for commissions, various insurance products. We have a conflict of interest in recommending these products to you because of the potential for additional revenue.

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

We compensate our investment adviser representatives through a percentage that is based on the profitability of the firm.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, our investment adviser representatives do not have legal or disciplinary history to report. You can look up more information about us and our reps at <https://www.investor.gov/CRS>.

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

ADDITIONAL INFORMATION

You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/281437>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at (615) 369-0738.

➤ Who is my primary contact person? Is he or she a representative of an investment advisor or broker-dealer? Who can I talk to if I have concerns about how I am being treated?