

**Collaborative Wealth Management, Inc.**  
**CRD #142106**  
Form ADV Part 3  
May 6, 2020  
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## **Item 1. Introduction**

### **Investment Adviser**

Collaborative Wealth Management, Inc., is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for a retail investor (defined as a natural person, or the legal representative of such natural person, who seeks to receive or receives services primarily for personal, family, or household purposes) to understand the differences. Free and simple tools are available to research firms and financial professionals on the SEC's investment education website at [Investor.gov/CRS](http://Investor.gov/CRS) which provides educational materials about broker-dealers, investment advisers, and investing.

## **Item 2. Relationships and Services**

*What investment services and advice can you provide me?*

**Description of Services:** We provide investment management services that include advice regarding asset allocation and the selection of investments, portfolio design, investment plan implementation and ongoing investment monitoring. We rely on the stated objectives of our clients and consider your risk profile and financial status prior to making any recommendations.

We also maintain referral agreements with third-party asset managers (other independent investment advisers and assist in allocating assets among various third-party asset management programs.

We offer financial planning and consulting services consistent with a client's goals, objectives, time horizon, tax status, and risk tolerance including the following levels of service:

- **Wealth Planning Services**-for the most comprehensive and complex planning needs for clients with a net worth starting at \$3,000,000.
- **Comprehensive Planning Services**-for clients with comprehensive but less complex planning needs.
- **Limited Planning Services**-for clients that want specialized plans limited to specific areas.

**Monitoring:** We monitor client accounts annually but as frequently as quarterly depending on client needs.

Reviews may also be triggered by changes in a client's personal, tax or financial status. There are no material limitations on our monitoring services.

**Investment Authority:** We manage assets on a discretionary or non-discretionary basis. When we manage client assets on a discretionary basis, we execute securities transactions without having to obtain specific permission prior to each transaction.

When we manage assets on a non-discretionary basis, we will notify you and obtain permission prior to the sale or purchase of each security within the managed account.

**Limited Investment Offerings:** We do not offer any proprietary investment products.

### **Conversation Starters**

*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?*

**Description of Principal Fees and Costs:** Our fees range from 0.25% to 2.50% of client assets under management. Fees are negotiable based on amount of assets being managed, family relationships and the range of services being provided.

We also receive a percentage of assets under management (by third-parties) for introducing clients to third-party asset managers. Compensation varies depending on the third-party referral.

We furnish disclosure documents that detail the amount of fees that we earn and whether the payment of these fees increases the total fees that you pay to a third-party manager.

**Financial Planning & Consulting Fees:** We charge an hourly fee of from \$200-\$400. Clients are charged a two-hour minimum which is due and payable upon signing an agreement.

Additional fees are payable for services that exceed two hours. Fees for Wealth Planning Services range from \$1,000 to \$10,000 depending on the range and complexity of services provided.

**Conflicts of Interest:** When we offer multiple services, there is an incentive to recommend other services offered by us, our employees, or associates because we may receive additional fees.

The more assets that you have in your advisory account, the more you will pay in fees, creating an incentive for us to encourage you to increase the amount of assets in your accounts.

**Description of Other Fees and Costs:** Client accounts may incur additional fees and charges, such as transaction costs, retirement plan administration fees, and other mutual fund annual expenses that are charged by broker-dealers, plan administrators or mutual fund companies that sell securities or provide additional services. These fees are in addition to and separate from advisory fees.

**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.

*Additional information concerning our fees and costs, how the fees are calculated and our conflicts of interest, can be found at:*

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=617657](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=617657)

#### **Conversation Starters:**

*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?*

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

**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 you.**

A conflict of interest is created whenever we or one of our associated persons recommend products or services to you for which we receive compensation.

*How do your financial professionals make money?*

Financial professionals are investment adviser representatives and receive a portion of fees generated by the client relationships being serviced including the amount of client assets.

#### **Conversation Starter**

*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?*

#### **Item 4. Disciplinary History**

##### **Conversation Starter**

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

Do you or your financial professionals have a legal or disciplinary history? **No**

Use the following link for information regarding investment adviser representatives:

<https://www.adviserinfo.sec.gov/IAPD/Default.aspx>

#### **Item 5. Additional Information**

##### **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?*

A retail client can find additional information about our services and receive a copy of this relationship summary by visiting our website [www.collaborativewealth.com](http://www.collaborativewealth.com) or contacting us at (407) 792-3336 you have any questions or to request up-to-date information.

Some of our investment adviser representatives (IARs) are also registered representatives of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and investment adviser and licensed insurance agents. They may offer you brokerage services through LPL. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your IAR may earn additional transaction-based compensation or insurance commissions and have additional conflicts of interest as a result of providing these services through LPL. You are encouraged to learn more about LPL by reviewing <https://www.lpl.com/disclosures.html> and having a discussion with your IAR.