

Form ADV Part 3: Relationship Summary

Lifetime Wealth Management, LLC

October 2025

Introduction

Lifetime Wealth Management, LLC ("Lifetime Wealth Management" or "we") is an investment adviser registered with the U.S. Securities and Exchange Commission. 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 professional at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

What Investment Services and Advice Can You Provide Me?

Description of Services: Lifetime Wealth Management offers investment advisory services to retail investors. Our investment advisory services include Asset Management Services, Financial Planning, and Consulting Services.

Asset Management Services: We offer a range of investment management services, which may include periodic account monitoring, investment advice based on a buy-and-hold approach, and discretionary portfolio management with ongoing monitoring. When engaging us for asset management services, you may choose whether you'd like us to provide services on a **discretionary basis** (we will have the authority to determine the type and amount of securities to be bought or sold in your account) or a **non-discretionary basis** (we will have to confirm any trades in your account with you before we place them). Discretionary services typically encompass the ongoing monitoring and implementation of investment decisions tailored to the individual client's objectives.

Financial Planning & Consulting Services: We offer both comprehensive financial plans and more limited, modular planning focused on specific priorities (e.g., retirement planning, risk management, tax planning). These services do not include ongoing account management. The role of a financial planner is to assist clients in gaining an understanding of their overall financial situation and help them set financial objectives.

Limited Investment Offerings: We provide advice on a variety of investments, including equity securities (exchange listed, over the counter, foreign issues), investment company securities (mutual fund shares), warrants, corporate debt securities (other than commercial paper), commercial paper, certificates of deposit, municipal securities, U.S. government securities, and options. When providing you services, we do not recommend or offer advice on any proprietary products.

Account & Fee Minimums: There are no minimum investment amounts or conditions required for establishing an account managed by us. The minimum fees generally charged for on-going comprehensive financial planning is \$750 and for modular financial planning is \$500.

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?*

What Fees Will I Pay?

Description of Principal Fees & Costs: Fees charged for our asset management services are charged based on your assets under management, billed quarterly in arrears, and calculated based on the average daily balance of your account during the current billing period. The maximum annual fee will not exceed 2%. 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. When engaging us for asset management services, you will also incur other fees and expenses. The broker-dealer/custodian on your account will charge you transaction fees for executing trades in your account. You will also be charged internal fees and expenses by the funds we invest within your account.

On-going comprehensive financial planning services range from \$750-\$12,000. Modular financial planning services range from \$500-\$5,000 or an hourly fee of \$200 per hour. Any unpaid hourly fees are due immediately upon completion and delivery of the financial plan. We provide financial consulting services under an hourly fee arrangement of \$200 per hour.

Any unpaid hourly fees are due immediately upon completion of the consultation(s). Any fees we charge for financial planning and consulting services will not cover the costs associated with implementing any recommendations we may make.

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**.

Conversation Starters: *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 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 asset management services, we recommend Charles Schwab & Co., Inc. to maintain custody of your assets and to effect trades for your account. However, you can select any broker dealer as custodian. Our recommendation to use Charles Schwab & Co., Inc. is not based solely on your interest of receiving the best execution possible. They provide us with research, products and tools that help us manage and further develop our business operations. We do not have to pay for such benefits, however, these arrangements create a conflict of interest. 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. 3) Our investment adviser representatives may also serve as insurance agents. Through their role as such they may recommend various insurance products. We have a conflict of interest in recommending these products to you because of the potential for additional revenue.

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see **Item 5, Item 10, Item 11 and Item 12** of our **Form ADV Part 2A**.

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

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of IARs: We compensate your IAR based on (i) the level of assets that the representative brings and/or services with us, and/or (ii) the overall performance of the Firm. This may create a conflict of interest as it gives your representative an incentive to recommend you invest more in your account with us due to the potential for increased payments.

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

No, neither us, nor our investment adviser representative have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representative at <https://www.investor.gov/CRS>.

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

Additional Information About Lifetime Wealth Management

You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/147482>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at 507-288-5587.

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?*