

Summary of your Advisory Relationship with Western Pacific Wealth Management, LP
An SEC-Registered Investment Adviser

April 2021

Western Pacific Wealth Management, LP is an investment advisory firm. Brokerage and investment advisory services and fees differ. It is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides education materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

Western Pacific Wealth Management LP (“Western Pacific”) provides investment advisory services to individuals, trusts, endowments, charitable organizations, and business entities other than those listed above. We primarily invest in equity securities including exchange-listed securities, securities trade over-the-counter and foreign issuers, corporate debt securities, exchange traded funds. We have the flexibility to invest in other security types when we feel it would assist in meeting your investment objectives.

Western Pacific monitors accounts daily and has full authority to buy and sell securities in your account, subject to guidelines set forth by you. There are some situations, however, where you may request that certain securities be retained in the portfolios, or where you may place restrictions on using certain types of investments for philosophical or religious reasons. We adhere closely to those restrictions.

Western Pacific has a minimum requirement of \$500,000 for accepting a new client; this requirement could be spread over more than one account. We may waive the account minimum size at its discretion.

Conversation Starters:

Given my financial situation, should I choose an investment advisory service? Why/why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education, and professional background?
What do these qualifications mean?

What Fees Will I Pay?

The annual fee for investment management services is 1%, is calculated on an average daily value and billed monthly or quarterly in advance. Fees are negotiable. Fees paid to Western Pacific are exclusive of all custodial and transaction costs paid to your custodian, brokers or other third-party consultants.

Fees paid to Western Pacific are separate and distinct from fees and expenses charged by mutual funds and ETFs (exchange traded funds) to their shareholders (generally including a management fee and fund expenses, as described in each fund’s prospectus or offering materials). You should review all fees charged by funds, brokers, Western Pacific and others to fully understand the total amount of fees paid by the client for investment and financial-related services.

You will pay fees and costs whether you make or lose money on your investments. Fees and expenses reduce returns on your money over time. Make sure you understand the fees and costs you pay.

Conversation Starters:

Help me understand how the fees and expenses impact investment returns. If I give you \$10,000 to invest, how much goes to fees/costs each year and how much is invested for me?

What Are Your Legal Obligations to Me When Acting as My Investment Adviser? How Else Does Your Firm Make Money? What Conflicts of Interest Do You Have?

When we act as your Adviser, we act in your best interest and do not put our interests ahead of yours. Still, the way we make money creates some conflicts with your interests. You should understand and ask about these conflicts before investing as they may affect the investment advice we provide. An example of a potential conflict: Since we charge fees based on the size of your account, we may be incented to take abnormal investment risks at the end of a time period to inflate the size account and your fee to us. We mitigate that risk by investing alongside all of our clients.

Conversation Starters:

How do your conflicts of interest impact me? How do you address these conflicts?

How Do Your Financial Professionals Make Money?

Our financial professionals are Partners of the firm and are compensated based on the profitability of the firm. Our professionals are not paid a transaction fee or commission.

Conversation Starters:

Are you paid regardless if my account makes money or not?

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

Western Pacific is required to disclose all material facts regarding legal or disciplinary events material to the evaluation of us and our management. Western Pacific has no information applicable to this item. Visit Investor.gov/CRS for a free tool to research our firm and financial professionals.

Conversation Starters:

As a financial professional, do you have any disciplinary history? If so, for what conduct?

Additional Information

For additional information, request a copy of our ADV by calling (847)987-8015.

Conversation Starters:

Who is my primary contact? Is he 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?