

Item 1: Introduction

Haymarket Wealth Management is an investment advisor registered with the United States and Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We are an independent fee-only registered investment adviser. We provide customized financial planning and investment management services to you based on a detailed knowledge of your financial objectives, resources, employment income, investment experience, investment time horizon and tolerance for investment risk. We work with your tax, insurance and estate planning professionals to design and implement all financial planning and investment management recommendations.

We work directly with you in the design of your investment portfolio; together we will create a customized Investment Policy Statement for you. All investment decisions will be guided by this Investment Policy Statement. The majority of your portfolio will likely be invested in a globally diversified mix of low-cost equity, fixed income and real estate mutual funds and exchange traded funds. In certain circumstances, we may, in conjunction with you, consider other types of investment vehicles for added diversification including private debt, equity, real estate and/or hedge funds.

We manage client investment portfolios on a discretionary or non-discretionary basis. In all cases, we discuss any proposed changes in your portfolio prior to execution. We monitor your investment portfolio as part of a continuous and ongoing process, with regular account reviews and performance reports provided to you quarterly. Our firm does not have a minimum account size or client fee amount.

FOR MORE INFORMATION, please see Items 4, 7, and 13 in our Form ADV Part 2A ([Firm Brochure](#))

Question(s) you should ask a 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?***

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Typically, you will pay us an advisory fee as a percentage of assets under our management. In some circumstances, your advisory fee may be structured as a fixed fee. Your advisory fee will be paid quarterly in arrears. Your advisory fee will not be based on the allocation of your investment portfolio.

Our advisory fee is typically not the only cost you will incur. You may pay transaction fees to third parties when we buy or sell investments in your accounts. You may also pay fees to third party investment managers who we select.

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 investment over time. Please make sure you understand what fees and costs you are paying.

FOR MORE INFORMATION, please see Item 5 in our Form ADV Part 2A ([Firm Brochure](#)).

Question(s) you should ask a financial professional:

- *Help me understand how these fees and costs might affect my investment. 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 is an example to help you understand what that means.

- We typically charge advisory fees as a percentage of assets under the Firm's management. Therefore, we may have an incentive to encourage adding assets to accounts under our management as a way to increase your fees to us.

Our sole source of revenues are the advisory fees you pay us. We do not receive any revenue from third party investment managers, custodians, or other professional service providers; we do not sponsor or manage any proprietary investment products; we do not transact in your account from our own accounts.

Question(s) you should ask a financial professional:

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

How do your financial professionals make money?

As Haymarket's sole employee, my compensation is equal to the advisory fees paid by you and other clients less expenses I incur to manage the firm. These expenses include rent, utilities, insurance premiums, software license fees, third party professional fees (e.g. legal, accounting), etc.

[Item 4: Disciplinary History](#)

Do you or your financial professionals have a legal or disciplinary history?

No. For a free and simple search tool to research Haymarket Wealth Management and its financial professionals, please visit www.investor.gov/CRS.

Question you should ask a financial professional:

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

[Item 5: Additional Information](#)

Additional information about our investment advisory services can be obtained by contacting us at (973)-441-2210, visiting us at www.haymarketwealth.com, and in our ADV Part 2A ([Firm Brochure](#)).

For a copy of this relationship summary or to request additional, up-to-date information, you may also contact our firm at (973)-441-2210.

Question(s) you should ask a financial professional:

- *Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*