

Relationship Summary

Laminar Wealth LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer Wealth Management services to retail investors, which principally include individuals and high-net-worth individuals, as well as their respective trusts and estates. Our Wealth Management services encompass both discretionary investment management and financial planning. In limited circumstances, we may alternatively agree to provide investment management services on a non-discretionary basis.

Our discretionary authority to buy, sell, and otherwise transact in securities in your accounts is granted in our service agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the services agreement. When providing non-discretionary advisory services, you make the ultimate decision regarding the purchase or sale of investments.

We only offer advice with respect to certain types of investments, which generally include exchange-traded funds ("ETFs"), mutual funds, common stocks, municipal securities, corporate debt, certificates of deposit ("CDs"), options, and digital assets. We do not offer proprietary products. Our minimum annual fixed fee is \$25,000, and services and fees are generally intended for those with at least \$3 million of assets designated to be under our management.

Regular monitoring of your accounts is included as part of our Wealth Management services, with reviews typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

More detailed information about our services may be found in [Items 4 and 7 of our Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/167867), available at <https://adviserinfo.sec.gov/firm/brochure/167867>.

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?

Our Wealth Management fees are charged pursuant to a fixed fee that is applied in equal quarterly increments, payable in advance of each quarter on or about the first business day of each quarter. Our minimum annual fixed fee is \$25,000. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges.

Since we charge flat fees that are based on the complexity of your financial situation and investable assets, we are incentivized to add or read-in additional complexity to your financial situation and encourage you to increase your investable assets, and therefore charge you a higher fee.

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.

More detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A brochure](#).

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?"

Relationship Summary

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.

The custodian we recommend provides us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to [Item 12 of our ADV Part 2A brochure](#).

From time to time, we will invest in the same securities or related securities that we recommend to clients. This has the potential to create a conflict of interest because it affords us the opportunity to profit from the investment recommendations made to clients. We may also buy or sell securities for client accounts at or about the same time that we buy or sell the same securities for our own accounts. This has the potential to create a conflict of interest because it affords us the opportunity to trade either before or after the trade is made in client accounts, and profit as a result. To learn how we address this incentive, please refer to [Item 11 of our ADV Part 2A brochure](#).

Conversation Starter

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

More detailed information about our conflicts of interest may be found in our [Form ADV Part 2A brochure](#).

How do your financial professionals make money?

Our financial professionals are compensated based on the fixed fees paid by our clients. They are not compensated based on the sale of a particular product and do not earn commissions.

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

No. You may visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starter

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

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting <https://www.laminarwealth.com/>, emailing us via <https://www.laminarwealth.com/email>, or calling 800-929-6530.

Conversation Starter

“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?”