



6010 Brownsboro Park Blvd.,
Suite F
Louisville, KY 40207
(502) 290-1905
www.AccreditedWM.com

Form CRS – Client Relationship Summary

Item 1: Introduction

The advisors of Accredited Wealth Management (CRD No. 170261) are investment professionals, and the firm is registered with the U.S. Securities and Exchange Commission (“SEC”) as a registered investment advisor.

The Firm holds itself to a fiduciary standard, which means that Accredited Wealth Management and its associates will act in the utmost good faith and perform in a manner believed to be in the best interest of its Clients. Accredited Wealth Management is a strictly Fee-Only financial planning and investment management firm. The Firm does not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or any other commissioned products. The Firm is not affiliated with entities that sell financial products or securities. We may refer you to an outside company to implement a recommendation or provide guidance, but we do not receive any compensation from company. No commission, finder’s fees, or referral fees in any form are accepted. Clients and prospective clients should be aware that advisory services and fees differ between investment advisors, which is what Accredited Wealth Management is, and broker-dealers and it is important for you, a retail investor, to understand the difference.

You may also find free and simple tools at Investor.gov/CRS, that will enable you to check out firms and financial professionals. There you can find some helpful educational materials about investing.

Item 2: Relationship & Service

What investment services and advice can you provide me?

Our Comprehensive Portfolio Management service encompasses asset management as well as selectively providing financial planning/financial consulting to primarily individual clients. We monitor accounts annually (in person if possible, otherwise via telephone conference) with clients in order to understand their current financial situation, existing resources, financial goals, and tolerance for risk. The Firm carefully reviews documents supplied by the Client and prepares written recommendations. Recommendations may include: determination of financial objectives, identification of financial problems, cash flow management, college planning, tax planning, general insurance review, investment management, education funding, retirement planning, and general estate planning. Accredited Wealth Management offers investment advisory through individually managed accounts using various types of securities, typically exchanged traded funds and mutual funds, but also may include common and preferred stocks, individual bonds, CD’s and money market funds.

We provide our services through investment accounts you maintain with an account custodian, such as Charles Schwab. Those firms hold your assets, and the accounts are titled in your name. Accredited Wealth Management does not have custody or take possession of your assets. Assets are managed on a discretionary or non-discretionary basis. A discretionary basis allows for securities to be bought and sold without asking in advance and without material limitations whereas non-discretionary authority requires permission prior to each transaction. An account minimum of \$100,000 is generally required but a lesser amount will be considered as circumstances warrant.

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?

We charge a management fee based on the amount of assets under our management – also known as an “asset-based fee.” Our fee is charged as an annual percentage of your account value, and we assess 1/4th of this annual percentage each quarter. In most cases, our fee is deducted from your account. Accredited Wealth Management charges a management fee beginning at 0.95% of the assets under management and that fee reduces at various breakpoints. In addition to the firm’s principal fees and costs, Clients pay charges imposed directly by the selected mutual fund or exchange traded fund which shall be disclosed in the fund’s prospectus (i.e., fund management fees and other fund expenses). Advisor has a fiduciary duty to manage an account in a cost-effective manner and considers custodian fees, account maintenance fees, and other fees when making investment recommendations. There is a minimum fee of \$1,000 per year per relationship.

Clients are not required to use our investment management services and can choose to work with us as financial planning clients only. Fees for this service are based upon an hourly fee for the time we project to complete the planning engagement. Investment advisory clients 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.

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?

As an investment adviser, we always have a fiduciary duty to act in your best interest. AWM does not offer proprietary products, receive payments from third parties for investment advice, participate in a revenue sharing agreement or conduct principal trading. When we act as your investment adviser, we must 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 this means: When you change jobs and have a vested balance in your former employer’s retirement plan, we might recommend that you roll over your retirement plan balance to an IRA that we manage for you. This creates a conflict of interest in that we will earn new compensation as a result of the rollover. As a fiduciary, we will determine and make a recommendation that is in your best interests.

How do your financial professionals make money?

Financial Professionals are compensated based upon salary and a bonus. Additionally, most of our financial professionals are owners of our firm and therefore earn income based upon their respective ownership of the firm.

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? How do conflicts of interest affect me, and how will you address them?”

Item 4: Disciplinary History

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

No. Neither our firm nor any of our financial professionals has legal or disciplinary history. We encourage you to visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit Investor.gov or call the SEC’s toll-free investor assistance line at (800) 732-0330

Conversation Starter: Do you or your financial professionals have legal or disciplinary history?

Item 5 – Additional Information

To request an up dated Customer Relationship Summary, please contact us at (502) 290-1905.

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?