



CRD #: 284546

Introduction

Quaker Wealth Management, LLC ("QWM") 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

QWM provides personalized asset management and financial planning services. The firm provides financial advice to individuals, trusts, business entities, non-profits, pensions and corporations. QWM requires each client to place at least \$250,000 with the firm, but maintains the discretion to waive this minimum. Occasionally, QWM provides retirement plan consulting services.

Asset Management


QWM uses a collaborative approach to help clients build, maintain and transition wealth through investment strategies based on individual needs. Our asset management process is both disciplined and active. Our process includes managing assets on a discretionary basis. This means we make decisions and implement them without specific consultation with each client for each change. This does not mean communication is limited. Building client relationships is at the center of QWM's approach, and our regular communications are designed to keep you connected and educated. In order for us to provide asset management services in accordance with your financial goals, consistent, meaningful, and frequent communication with you is required. This includes access to staff for requests and inquiries, regular meetings to review your portfolio, and other ongoing communication including update calls, emails, newsletters, and communicating on an as needed basis with the client's other professionals, such as attorneys and accountants.

Clients may place reasonable restrictions such as the types of investments we may use, or on the allocations to each security type. All client assets will be maintained with an independent, unaffiliated custodian. You will receive written or electronic confirmations directly from your account custodian after any changes are made to your account. You will also receive statements at least quarterly directly from your account custodian. Clients engaging us on a discretionary basis will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an Investment Advisory Agreement that outlines the responsibilities of both the client and QWM.


Financial Planning

Most QWM clients are provided with both financial planning and asset management services, so that the investment decisions made in the asset management process can closely track the goals of the client's financial plan. However, for clients wishing to have planning services without asset management, a separate engagement may be arranged. If you request, QWM may recommend the services of other professionals for implementation purposes. You are under no obligation to engage the services of any such recommended professional. You retain absolute discretion over all such implementation decisions and are free to accept or reject any recommendation from QWM. If you engage any professional recommended by QWM, and a dispute arises thereafter relative to such engagement, you agree to seek recourse exclusively from and against the engaged professional.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients.

 *"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?

Generally, fees vary from 0.00% (for *pro bono* clients) to 1.00% per annum of the market value of a client's assets managed by QWM. Fees are negotiable. Factors affecting fee percentages include asset value, complexity, number of accounts, etc. All clients, but especially those with smaller accounts, should be advised they may receive similar services from other professionals for higher or lower overall costs.

Typically, financial planning is provided to clients as part of asset management services. In the event a client requests a stand-alone financial plan, financial planning fees are assessed on a fixed fee basis. Fixed fee rates vary from \$1200 to \$10,000. The fee range stated is a guide. Fees are negotiable based on the nature of the engagement. Some clients may also engage QWM on a project basis to provide advice on isolated matters, such as an evaluation of a client's employer-sponsored retirement plan.

Description of other fees and costs: Clients with held-away accounts will be charged an additional 0.30% in fees. This additional amount is required because held-away accounts are not directly accessible by our firm and we must employ a third party to access and manage these accounts. The third-party platform our firm uses is Pontera.

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 specific information regarding our fees, please refer to our disclosure brochure, the ADV Part 2A under Item 5 Fees and Compensation.

? *“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.

Certain professionals of QWM are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for QWM clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as employees of QWM. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. Clients should be aware of this conflict when considering whether to engage QWM or utilize these professionals to implement any insurance recommendations.

For more specific information regarding our fees, please refer to our disclosure brochure, the ADV Part 2A under Item 5 Fees and Compensation.

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

How do your financial professionals make money?

Financial professionals of QWM are paid a portion of the asset management/planning fees collected from clients. Financial professionals are not rewarded sales bonuses.

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

No. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs).

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

Additional Information

Additional information about our investment advisory services can be found at www.quakerwm.com. A copy of our *relationship summary* can also be requested by calling (856) 222-0110.

? *“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?”*