

TLW Wealth Management, LLC ("TLW") is registered with the United States Securities and Exchange Commission as a Registered Investment Adviser.

Brokerage and investment advisory services and fees vary. It is important for the retail investor 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 and investment advisers.

### ***What investment services and advice can you provide me?***

We offer investment advisory services to retail investors. Our principal services we make available to retail investors are value-driven investment management services. We continuously review the securities in every client's account. Every account is typically reviewed weekly. This is part of our standard service.

We request you give us discretionary authority to manage your account by authorizing that discretion on our Investment Advisory Agreement. This gives us the ability to purchase and sell securities in your account without requesting your consent first. Our discretionary accounts hold stocks and cash equivalents. We will provide advice to clients on other types of securities but our account holdings are limited to stocks and cash equivalents.

We have a minimum account value of \$100,000 for TLW Portfolios. We may waive that account minimum based on prior relationships, anticipated other assets, or at our discretion.

For more information about our services, please consult our Form ADV 2A Items 4 and 7, available [here](#).

#### ***Ask your 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?***

### ***What fees will I pay?***

You will pay an annual advisory fee equal to 1.00% of the annual account value for the quarter, charged quarterly in advance. The more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account.

In addition to this fee, you may be charged by the custodian of your assets for transactions in your accounts, margin fees, custodial fees, or other charges as detailed separately for you on your custodial account application.

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 detailed information, please review Form ADV 2A, specifically Item 5, available [here](#).

#### ***Ask your Financial Professional:***

- ***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. Here are some examples to help you understand what this means.

We recommend Charles Schwab & Co., Inc. to clients for custody and brokerage services. There is no direct link between our use of Schwab for custodial services and our investment advice, but we receive economic benefits that are not typically available to Schwab retail investors. The receipt of these benefits creates a conflict of interest and influences our choice of Schwab for custody and brokerage services.

**Ask your Financial Professional:**

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

For more information about our conflicts of interest, please review our Form ADV Part 2A, available [here](#).

*How do your financial professionals make money?*

The financial professionals at TLW are salaried employees. Each member receives their salary and health insurance paid for monthly by TLW.

Quarterly, two staff members are eligible for a bonus based on new assets and/or new accounts brought in the previous quarter.

We do not receive any commissions, we are not compensated on AUM and we do not revenue share from the company level.

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

No. You should visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

**Ask your Financial Professional:**

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

To find more information about our firm, or to request a copy of this Customer Relationship Summary or our Form ADV Part 2A, please contact Dave VerVelde at 402-599-9568, or click [here](#).

**Ask your Financial Professional:**

- **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?**