

CLIENT RELATIONSHIP SUMMARY

Date: 05/04/2020



Item 1: Introduction

BOYD WEALTH MANAGEMENT, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

ITEM 2: RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services:

Comprehensive Wealth Management – Clients will be provided ongoing asset management and financial planning services. We will conduct meetings to discuss and understand your current financial situation, existing resources, financial goals, and tolerance for risk. Portfolios will be designed to meet your particular investment goal, and a unique financial plan will be prepared for implementation.

Financial Planning – Our firm provides financial planning services to you for the management of your financial resources based upon an analysis of your current situation, goals, and objectives. Typically, this service is provided on an ongoing annual basis, and may be updated over time as your goals and objectives change.

For clients whose investment accounts we manage, we typically monitor accounts on a daily basis and have discretionary management over these accounts without any material limitation. We do not limit the types of investments that we recommend. To work with our firm, we generally require \$1,000,000 of investable assets per household. Please see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

Questions you should ask us: *Given my financial situation, should I choose an investment advisory service? 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? Our fees vary depending on the services you receive from us.

When we manage your investment accounts, the amount of assets in your account(s) determines the fee you pay; as your account size increases, the overall percentage you pay us decreases. To help you understand how this fee structure works, here is an example: If you have \$3,000,000 invested with us, you would pay 1.25% on the first \$1,000,000, 0.75% on the next \$1,000,000, and 0.60% on the remaining \$1,000,000 for a total blended fee of \$26,000, or 0.87%.

For financial planning services, our firm charges a one-time fee or flat annual fee depending on your needs; the estimated fee is based on the scope and complexity of our engagement.

Our comprehensive wealth management fees are paid monthly in advance. Financial planning clients will be billed upfront, with the option to make installment payments. You pay fees even if you do not have any transactions and the advisory fee paid to us does not vary based on the type of investments selected. For more detailed information on the fees associated with our services, see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Third Party Costs: Some investments (e.g., exchange-traded funds, mutual funds, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a custodian that will hold your assets. Additionally, you will typically pay transaction fees when we buy and sell an investment for your account.

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. Please also see our [Brochure](#) for additional details.

Conflicts of Interest: 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 advice we provide you. To help you understand what this means, here is an example: Our financial professionals, as separately licensed insurance agents, may receive commissions when recommending and selling you an insurance product. As your advisor, we will disclose to you when conflicts of interest arise.

How do your financial professionals make money? Primarily, we benefit from the advisory services we provide to you because of the fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item 3. Our financial professionals also receive commissions from clients on the sale of insurance products. Please also see Item 10 of our [Brochure](#) for additional details.

Questions you should ask us: *Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 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? How might your 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? We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Questions you should ask us: *As a financial professional, do you have any disciplinary history? If yes, for what type of conduct?*

ITEM 5: ADDITIONAL INFORMATION

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/293990> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please contact us at (916) 367-0578.

Questions you should ask us: *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?*

Exhibit A – Material Changes to Client Relationship Summary

There are no material changes since the prior Client Relationship Summary.