

Mindful Wealth LLC – Form CRS

Relationship Summary (“Summary”)

Item 1 - Introduction

This Form provides a relationship Summary for you, our trusted client. Mindful Wealth LLC is registered with the Securities and Exchange Commission as a registered investment advisor fee-only firm. With this Summary, you are acknowledging that you have received Form ADV Parts 2A and 2B, a copy of your Advisory Agreement, and our Privacy Notice. Copies of these documents are available to you at any time upon written request. For additional research information on Mindful Wealth LLC and other firms, refer to investor.gov/CRS and/or adviserinfo.sec.gov.

Item 2 - Relationships and Services – What services do we provide, and why should I choose you?

We are dedicated to enhancing the financial lives of our clients through managed portfolios of equities, fixed income, exchange traded funds, mutual funds, and select alternative investments. As a privately held firm we offer independent, investment advice focused on our clients’ goals and objectives. When we act as your investment advisor, we act in your best interest and do not put our interests ahead of yours. For example:

1. Considered in recommendations will include the flexibility of your account and its holdings, the basis for recommendations, fees and expenses, level of services, reasonable alternatives available to you, risk factors, your stated goals, objectives, conflicts of interest if any exist, and specific requests.
2. If at any time your goals and objectives or your financial situation changes, please contact us immediately in order for us to provide advice to meet those financial changes.
3. We monitor your portfolio regularly.
4. We manage your portfolio through “discretionary authority,” which provides us with the ability to act quickly when time-sensitive decisions are warranted.
5. As a fiduciary, we have a duty of good faith to act solely in the best interests of our clients and to make full and fair disclosure of material facts, particularly when our interests may conflict yours.
6. While we offer many services, we are not insurance agents, attorneys, or tax preparers.
7. Additional and more specific information about our service offerings, fees, and about David M. Dickman, our founder, can be located in our Form ADV Parts 2A and 2B.

Item 3 - Fees, Costs, Conflicts and Standard of Conduct – What fees and conflicts are there?

An initial meeting is scheduled with a prospective client at no cost or obligation. The purpose of the meeting is to gather information and to discuss the types of services we provide.

Our fees are billed in arrears at the end of each calendar quarter based upon the value (market value or fair market value in the absence of market value), of your account. Fees will be debited from your account in accordance with the authorization in your agreement with the custodian.

For investment advisory clients, here are no additional fees for financial planning services.

On occasion, we may provide project work services and charge a one-time fee based on the time commitment and level of complexity of the project. All fees will be agreed-upon in a separate statement, which will become part of the Advisory Agreement. When we charge a client their fee for advice or for a special project arrangement, the fees will be deducted directly from the client’s account. Upon special request from the client, we may invoice the client directly.

We retain the discretion to negotiate alternative fees on a client-by-client basis. Discounts, not generally available to our advisory clients, may be offered to family members and friends of associated persons of our firm. The specific annual fee schedule is identified in the Advisory Agreement between us and each client.

There are currently no conflicts to report.

At the time you signed your Advisory Agreement, you were provided with the annual fee that would be applied for our ongoing advisory services. As described in Form ADV Part 2A and your Advisory Agreement, you may pay additional fees to your custodian or executing broker to purchase and sell securities. We do not participate in those fees.

Item 4 - Disciplinary History – does the firm or its professionals have legal or disciplinary history?

No, there have not been any civil or criminal actions brought against Mindful Wealth LLC or its founder, David M. Dickman. For more information refer to Form ADV Part 2B, investor.gov/CRS, and adviserinfo.sec.gov.

Item 5 - Additional Information – what additional information might I find useful?

Investment planning is an ongoing process. Our advice includes our recommendation that you have your financials reviewed with the appropriate professional advisor on an annual basis or when significant changes occur within your personal circumstances. For example, we recommend:

1. An annual review of financial documents and balance sheet.
2. An annual review of your estate plan.
3. An annual review of your insurance needs.
4. A regular review of your legal documents.
5. Maintaining an inventory and marking the location of all important documents and pertinent information.
6. Providing us with any material changes related to your financial situation.

If at any time you need referrals for professional advisors, we can provide those to you, however, we suggest you review all options including separate due diligence.

For additional information pertaining to Mindful Wealth LLC, its founder, fees and expenses, scope of services, potential conflicts of interest, please reference the most recent Form ADV Parts 2A and 2B. If you are interested in receiving an updated copy at no charge, email David M. Dickman at david@mindfulwealthllc.com.