



Form CRS – Client Relationship Summary

March 29, 2022

Introduction

Wick Capital Partners, LLC ("Wick") 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?

The firm provides financial advice to individuals, trusts, foundations, endowments, and corporations. Wick does not impose a minimum account size or require clients pay a minimum fee. Wick's focus is on providing comprehensive financial planning and asset management services to clients in accordance with each individual client's needs. Wick does not offer financial planning as a standalone service.

The first step in working with Wick is to gather information about the client, their goals and their current and future circumstances. Wick will request clients to provide documents regarding their income, tax status, savings, investments, insurance policies, and estate documents among other requests. Clients will engage with Wick in a series of conversations and meetings to introduce the client to Wick's thought process and methods, and also allow Wick to gather relevant information about the client. Wick will review the client's personal information, organize appropriate investment and planning strategies, and prepare a financial plan for the client. Ultimately the financial plan will form the map from which Wick will perform asset management services. If you wish us to manage your investment accounts, we will begin by determining investment guidelines, so that we can determine the portfolios which meet your needs. Some examples of guidelines include your risk tolerance, time horizon, and liquidity needs. When we perform asset management services, we generally will do so on a discretionary basis. This means that while your advisor will communicate regularly with you, Wick will not seek specific approval of changes within your portfolio. If Wick is managing your assets, you may place reasonable restrictions on the types of investments in an account or portfolio. Because Wick takes discretion when managing accounts, clients engaging the firm will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) through an Investment Management Agreement that outlines the responsibilities of both the client and Wick. In limited circumstances, we may provide investment management services on a non-discretionary basis such that we will consult with the client prior to implementing any investment recommendation. Clients should be aware that some recommendations may be time-sensitive, in which case recommendations not implemented because we are unable to reach a non-discretionary client may not be made on a timely basis, and therefore the client's account may not perform as well as it would have had Wick been able to reach the client for a consultation on the recommendation. The majority of the investments directly managed by Wick will be in cash or cash-like instruments, mutual funds, individual equities, and ETFs designed for maximum liquidity and low cost.

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 available by [clicking here](#).



"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?

All clients will be required to execute a written agreement that will describe the type of services to be provided and the fees, among other items.

Wick provides investment advisory services for an annual fee based upon a percentage of the assets being managed by Wick. This asset based fee typically varies between 1.00% and 0.20% depending on the amount of assets under management. Fees are negotiable, and may deviate from this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. Investment advisory fees will be debited directly from each client's account. The advisory fee is paid quarterly, in advance, based upon the market value of the assets being

managed by Wick on the last day of the previous billing period as valued by the custodian of your assets. For the initial quarter, the fee is calculated on a pro rata basis, meaning clients will pay a fee based on the number of days left in the quarter in which they engage the Firm. In the event the advisory agreement is terminated, the fee for the final billing period is prorated through the effective date of the termination and the outstanding or unearned portion of the fee is charged or refunded to the client, as appropriate. There are several other fees that can be associated with holding and investing in securities. Clients are responsible for fees including transaction fees for the purchase or sale of a mutual fund and commissions for the purchase or sale of a stock or bond. Mutual fund expenses are not included in management fees because they are deducted from the value of the shares by the mutual fund manager. Wick does not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds. 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 our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).


 ***“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. Members of Wick are actively involved in real estate investment and development. Accordingly, some clients may participate from time to time in real estate investments alongside these Members. Certain associates of Wick are Certified Public Accountants and provide tax advisory services outside of the firm. These services provided are separate and distinct from the services of Wick Capital Partners, LLC. Clients of Wick who meet certain eligibility requirements may be invited to invest in private placements owned or managed by Wick affiliates.

Depending on a client's given circumstances, Wick may recommend that a client rollover retirement plan assets to an Individual Retirement Account (IRA) managed by us. As a result of a rollover, we may earn fees on those accounts. This presents a conflict of interest, as Wick has a financial incentive to recommend that a client roll over retirement assets into an IRA we will manage. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).


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

How do your financial professionals make money?

Financial professionals of Wick are paid a fixed salary and may receive discretionary bonuses based on a portion of the annual performance of the firm. Financial professionals are not rewarded sales bonuses and do not receive sales commissions.


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.

 ***“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.WickCapitalPartners.com. A copy of our *relationship summary* can also be requested by calling (215)302-3535 or by [clicking here](#).

 ***“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?”***



= Conversation starter. Consider asking your financial professional these questions.