



# Crestmont Private Wealth, LLC

## Form CRS Customer Relationship Summary

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| Introduction                                   | <p>Crestmont Private Wealth, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Crestmont Private Wealth, LLC provides advisory services / financial planning. 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 <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>  |
| Relationship Services                          | <p><b>What investment services and advice can you provide me?</b></p> <p>We offer Investment Advisor Services to retail investors that include <i>Financial Planning and Portfolio Management Services</i>. For discretionary accounts, we will evaluate the Client’s financial condition and risk tolerance in order to tailor its securities recommendations to meet the Client’s investment objectives and individual needs. For discretionary accounts, we will manage them inside of one of our models, unless otherwise agreed. We will have limited trading authority (discretionary authority) in the Client’s brokerage account by executing the appropriate documents with the Client’s broker-dealer/custodian. The discretionary authority will allow us to enter securities transactions on the Client’s behalf, determining which securities and the amount of securities to buy or sell. We monitor Clients Investments / Portfolios at least on a quarterly basis, with more frequent monitoring occurring if the client requests, if the client’s circumstances change, and/or changes in political or market environment. For additional information, please reference Form ADV Part 2A, Item 4 and 13</p> <p>We suggest a portfolio minimum of \$500,000, however, this minimum can be waived in certain circumstances.</p> <ul style="list-style-type: none"> <li>• Given my financial situation, should I choose an investment advisory service? Why or why not?</li> <li>• How will you choose investments to recommend to me?</li> <li>• What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</li> </ul> |
| Fees, Costs, Conflicts and Standard of Conduct | <p><b>What fees will I pay?</b></p> <p>Our advisory fees are asset based. For our advisory fees, we charge an annual fee between 0.30% and 1.50% on a quarterly basis. The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account.</p> <p>Our 401K Plan Service Fees are asset based. We charge an annual fee that ranges from 0.35% and 1.00%.</p> <p>Clients will receive charges from Financial Institution(s) and other third parties such as custodial fees, fees related to a mutual fund or exchange traded fund in the account,</p>   |

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|                                      | <p>deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Clients will receive transaction fees. Such charges and fees are in addition to our advisory fee.</p> <p>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 additional information, please see our Form ADV Part 2A, Item 5</p> <p><b>What are your legal obligations to me when acting as my investment adviser?</b><br/>When we act as your investment adviser, we must 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 affect the investment advice we give to you.</p> <p><b>How else does your firm make money and what conflicts of interest do you have?</b><br/>We are licensed as insurance agents to originate insurance products through general agents. We receive insurance commissions for the sale of those insurance products. This conflict may offer us an incentive to recommend insurance products that produce insurance commissions for us. In addition, our custodian provides us with products and services to enable us to service your account(s).</p> <p><b>How do your financial professionals make money?</b><br/>We are compensated based upon a percentage of the assets under management of our Clients.</p> <ul style="list-style-type: none"> <li>• 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?</li> <li>• How might your conflicts of interest affect me, and how will you address them?</li> </ul> |
| <p><b>Disciplinary History</b></p>   | <p><b>Do you or your financial professionals have legal or disciplinary history?</b></p> <p>No. A free search tool to research us and our financial professionals is available at <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a></p> <ul style="list-style-type: none"> <li>• As a financial professional, do you have any disciplinary history? For what type of conduct?</li> </ul>  |
| <p><b>Additional Information</b></p> | <p>For Additional Information about our services, please visit our website <a href="http://www.crestmontpw.com">www.crestmontpw.com</a> . To request a copy of the relationship summary, please contact us at <a href="mailto:info@crestmontpw.com">info@crestmontpw.com</a> or telephone at 832-280-5288, 830-468-5379 or 830-368-2898.</p> <ul style="list-style-type: none"> <li>• Who is my primary contact person? Is he or she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?</li> </ul>  |

Material Changes:

Added:

401K Plan Service Fees are asset based. We charge an annual fee that ranges from 0.35% and 1.00%.