

## Form ADV Part 3. Client Relationship Summary

Dated: 02/17/2021

### Item 1: Introduction

Corinthian Wealth Management Inc., is an Investment Advisor registered with the Securities and Exchange Commission (SEC). We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. Free tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors and investing.

### Item 2: Relationships and Services. What investment services and advice can you provide me?

We are a fee-based investment advisory firm that services retail investors. Our principal services include Portfolio Management and Financial Planning. We offer both discretionary advisory services (We makes decisions regarding the purchase and sale of investments) and non-discretionary services (the client makes the decision). As part of our management service, we monitor client portfolios on a continuous and ongoing basis. Frequency of reviews is dependent upon the complexity of the account, nature of the advisory recommendation, and other conditions or material changes to the client's situation. We do not offer advise on proprietary products but do advise on a limited menu of products or type of investments. Advise is provided only after review of a client's situation. We do not have an account minimum. Please review Form ADV Part 2A ("Brochure") specifically items 4 for additional information.

### Conversation Starter

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?

### Item 3: Fees, Costs, Conflicts, and Standard of Conduct: What fees will I pay?

*Principal Fees and Costs:* Corinthian Wealth Management Inc., fees vary depending on the services you receive, your annual negotiated fee rate and the amount of assets under the firm's management. This management fee generally varies up to 1.50% per annum, charged monthly or quarterly in advance, or either monthly or quarterly in arrears. The fact that the investment advisor representative working with the client can determine the advisory fee, may result in clients with similar circumstances paying different fees to the firm. Financial Planning Services are also offered. Financial Planning fees are offered on a fixed fee basis or on an hourly basis. Financial Planning fees will range from \$1,500 to \$5,000 per plan and hourly rates from \$150 to \$500 per hour.

*Other Fees and Costs:* In addition to the advisory fees paid to Corinthian Wealth Management Inc., clients may also incur certain charges imposed by other third parties such as Broker Dealers, custodians, or other financial institutions. These additional charges may include securities brokerage commissions, transaction fees, custodial fees, and margin fees. Corinthian Wealth Management Inc. charges an asset-based fee; the more assets there are in a retail investor's account, the more a retail investor will pay in fees, and the firm will therefore have an incentive to encourage the retail investor to increase the assets in his or her 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 review the firm 2A (Item 5) brochure for additional details**

### **Conversation Starter**

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 advisor? How else does your firm make money and what conflicts of interest do you have?

*When we act as your investment advisor, 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: When we recommend an advisory account, a rollover of a retirement plan account, refer a client to a third-party asset manager, or provide additional services for compensation, these recommendations create, in and of themselves, an incentive to make these recommendations based upon the amount of compensation we receive, rather than based upon needs.*

### **Conversation Starter**

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

How do financial professionals make money?

Corinthian Wealth Management Inc. advisors are compensated by cash compensation from the advisory and financial planning fees that we charge you. Our fees for services may vary depending on such factors as the amount of client assets we service and the time and complexity required to meet your needs. Clients are advised that a conflict of interest exists when our advisors recommend our services to you, in that we will earn a fee from the services provide to you and the financial professional will be directly compensated from those fees.

### **Item 4: Disciplinary History: Do you or your financial professionals have any disciplinary history?**

Yes, Corinthian Wealth Management does not have any legal, financial, or disciplinary items to report. However, one of our financial professionals does have a disciplinary history.

### **Conversation Starter**

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

### **Search Tool**

Please visit [investor.gov/CRS](https://investor.gov/CRS) for a free tool to research Corinthian Wealth Management Inc. and our financial professionals

**Item 5: Additional Information:** For information on our advisory services, please see our Brochures available at <https://www.adviserinfo.sec.gov/firm/summary/312196>, or contact your advisor representative. You can also talk to our Chief Compliance Officer Devin Mackie at (408) 995-0915.

### **Conversation Starter**

Who is my primary contact person? Is he or she a representative of an investment advisor or Broker-Dealer? Who can I talk to if I have concerns about how this person is treating me?