

## Client Relationship Summary ("CRS")

### Intrepid Wealth Partners, LLC.

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**Intrepid Wealth Partners, LLC.** is Registered with the Securities and Exchange Commission as an Investment Advisor. There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you." We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions on page [1 & 2]. Free and simple tools are available to research firms and financial professionals at <https://Investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

**Financial planning Services:** We use a "Results by Design" financial planning process. Focusing on specific results, the design of your plan allows us to see in advance which solutions are best suited for your situation. **Portfolio Management Services:** We utilize a comprehensive investment management process to maximize each client's returns while minimizing risk & taxes. Our open architecture allows us to offer customized portfolio solutions that are 100% transparent. Each client portfolio allocation is specifically designed based on your return objectives, risk profile, and tax status of your accounts. Our **Retirement Income Planning** specialty is in meeting the income needs of investors who have or are looking to retire earlier than the norm and have accumulated funds from sources like: Business exit planning, stock sales, and/or winning the lottery.

**Monitoring:** Individual Portfolio Management Services accounts are continually monitored, and these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment. Derek Notman reviews all accounts.

**Limitations:** Generally, our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities: Exchange Trade Funds, Equity Securities, Certificates of deposit, and Mutual fund shares. Clients may impose restrictions on investing in certain securities types. As warranted, any restrictions will be disclosed on the client's investment management, financial planning agreements, and/or investment policy statements.

**Additional Information:** more detailed information about services is available on our Form ADV, Part 2A Brochure. **Questions to ask advisor?** "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?

#### Financial Planning

Hourly	Details
\$400/hour	As needed

#### Comprehensive Financial Planning

% of Household Income	Details
1.00%	Initial Fee (first year)
.50%	Subsequent Fee

#### Financial Planning (Subscription month-to-month)

Monthly	Details
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\$149/hour	Two virtual meetings a year, financial planning services cash flow analysis, Net worth analysis, Retirement projection/analysis, Investment risk assessment, and unlimited email support/questions
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#### Portfolio Management

% of AUM	Assets Managed
1.00%	\$0 - \$1,000,000
.70%	\$1,000,000 - \$3,000,000
.55%	\$3,000,000+

**Minimum Account Size:** None. **Conflicts of Interest:** the more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

**Other Fees:** *Mutual Fund Fees:* All fees paid to Intrepid Wealth Partners, LLC. for investment advisory services is separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. *Brokerage fees:* clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transaction for the client's account(s). **Note:** 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. **Questions to ask advisor?** "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?** We must abide by certain laws and regulations in our interactions with you. In addition, we are held to a fiduciary standard that covers our entire investment advisory relationship with you.

**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 interests ahead of yours. At the same time, the way we make money creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the services and investment advice, we provide you. Here are some examples to help you understand what this means. **Third-Party Payments:** We may receive compensation from third party manager in connection with the recommend or advisory services that we provide our clients.

**Questions to ask advisor?** How might your conflicts of interest affect me, and how will you address them? **Note:** Additional Information on our conflicts of interest is listed on our Form ADV, Part 2A brochure. **How do your financial professionals make money?** Your Financial Professional makes money based on the amount of assets they manage for you, revenue the firm earns from the financial professional's advisory services, recommendations and/or its referrals to third party service providers.

**"Do you or your financial professionals have legal or disciplinary history?"** No. Please visit <https://Investor.gov/CRS> for a free and simple search tool to research your financial professionals.

**Additional Information:** This Client Relationship Summary ("Form CRS/ADV Part 3") brochure provides information about the qualifications and business practices of Intrepid Wealth Partners, LLC. If you have any questions about the contents of this brochure, please contact Derek Notman at 855-497-8737 or [derek@intrepidwealthpartners.com](mailto:derek@intrepidwealthpartners.com). if you would like to receive up-to-date information about our advisory service and/or to request the latest copy of this summary. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration with the Securities and Exchange Commission ("SEC") does not imply a certain level of skill or training. Additional information about Intrepid Wealth Partners, LLC. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Questions to ask advisor?** "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?"