

Form CRS: Client Relationship Summary

September 20, 2024

ITEM 1 – INTRODUCTION: IS AN INVESTMENT ADVISORY ACCOUNT RIGHT FOR YOU?

Commonwealth Continuum Advisers, LLC (“Continuum”) is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at investor.gov/crs, which also provides educational materials about broker/dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to “retail” investors, who are natural persons who seek or receive services primarily for personal, family, or household purposes.

ITEM 2 – WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our investment advisory services consist of managed account programs, wealth management consulting services, retirement plan consulting services, and co-advisory services with unaffiliated third-party portfolio managers. More information about our investment advisory services is available in our Form ADV Part 2A Brochure, available at continuumria.com.

- **Account monitoring** – If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and offer you at least an annual review.
- **Investment authority** – We usually manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. You can also choose to have your account managed on a nondiscretionary basis.
- **Investment offerings** – We provide advice on various types of investments, and our services are not limited to a specific type of investment product. We do not offer proprietary investment products.
- **Account minimums and requirements** – In general, we require a minimum household asset size of \$25,000 to open and maintain an advisory account, which may be waived at our discretion. Some programs may have higher minimums. More information about our managed account program minimums is available in our Form ADV Part 2A Brochure.

Key Questions to Ask Your Financial Professional

- 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 – WHAT FEES WILL I PAY?

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 be sure that you understand what fees and costs you are paying.

Below is a summary description of the fees and costs you will pay based upon the services you select.

Our asset management programs or services require you to pay a fee that is a percentage of the dollar value of the investments being managed. This type of fee is typically referred to as an asset-based fee. You will pay asset-based fees that cover the cost of advisory services. The more assets there are in your advisory account, the more you will usually pay in fees. Financial professionals may reduce their fee as a percentage of assets under management when their clients reach certain levels of account or household assets.

- Clients receiving wealth management and retirement plan consulting services have the option of paying asset-based fees, flat fees, or hourly rates. These are billed as stated in your advisory contract.

You should review items 4 and 5 of our Form ADV Part 2A Brochure, available at [UPDATE LINK](#), for a description of specific advisory programs and services, as well as how you are charged and how we are compensated.



Key Questions to Ask Your Financial Professional

- Help me understand how these fees and costs might affect my investments. If I gave 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 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:

- We offer our financial professionals one or more forms of financial benefits based on total assets under management held with us as well as final assistance for transitioning from another firm to us.
- Because our revenue is derived from asset-based fees, we have an incentive to encourage you to increase the amount of assets in your account.

Refer to our Form ADV Part 2A Brochure at the following link continuumria.com to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated by receiving a percentage of the asset management fees you are charged. These payments can be structured as a percentage of advisory fees received, salary, and/or profit-sharing payments. Our financial professionals' compensation is based on the revenue the firm earns. Financial professionals also receive noncash compensation. Noncash compensation includes, but is not limited to, fee waivers, discounts, and inclusion in conferences and events sponsored by us or other financial services entities. These payments and noncash compensation create a conflict of interest and provide a financial incentive for our financial professionals to recommend that you place additional assets in your account(s).

ITEM 4 – DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose.

Visit investor.gov/crs for a free and simple tool to research us and our financial professionals.

Key Questions to Ask Your Financial Professional

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

ITEM 5 – ADDITIONAL INFORMATION

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at continuumria.com and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have questions, need up-to-date information, and/or need a copy of this Client Relationship Summary, please call us at 800.251.0080.

Key Questions to Ask Your Financial Professional

- Who is my primary contact person?
- Are they 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?