

## Third View Private Wealth, LLC Relationship Summary

Third View Private Wealth, LLC ("TVPW") is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](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?

We provide investment advisory services to retail investors, high-net-worth individuals, families, businesses, trusts, estates, institutional investors, and retirement plans. Unless otherwise agreed upon, our firm manages assets on a discretionary basis meaning we are authorized to implement trading recommendations or other actions in your account without your prior approval. Further, we will have discretion to retain (or remove) third-party managers to manage all or parts of your portfolio subject to our oversight.

As your investment adviser, we will help identify specific investments consistent with your objectives and risk tolerance. Based on your situation (return/risk profile) and account size, we will adjust your investment portfolio appropriately. Our firm actively manages and continuously monitors investor accounts by using a combination of individual securities, funds, ETFs, and third-party managers seeking to achieve higher returns with less risk in both rising and falling markets. The objective is to achieve results by selecting investments, managers, and styles whose performance is independent of the other investments, funds, and managers.

**For more information about our relationships and services, please refer to Item 4 – Advisory Business, Item 14 – Review of Accounts and Item 7 – Types of Clients of our Firm ADV Part 2A ("Firm Brochure").**

#### **Conversation Starters.** 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?*

### What fees will I pay?

Our asset-based fees for investment management range based on your assets under management but are not to exceed 1.25% annually. This fee is collected on a quarterly basis in advance and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.

In addition to our advisory fee, you may also be responsible for third party manager, and/or platform fees, separately managed account fees, custody fees, margin fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

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 refer to item 5 of our Firm Brochure.**

#### **Conversation Starters.** Ask your financial professional –

- *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. As an SEC-registered Investment Adviser, we are required to disclose additional ways we make money and any related conflicts of interest. 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 compensate third-party promoters for certain client referrals. This creates a potential conflict of interest.
  - Some financial professionals at TVPW are registered representatives of The Leaders Group (“TLG”), a registered broker-dealer. In addition to our services, your financial professional may offer you brokerage services through their separate capacity as a registered representative and will earn commission-based compensation for transactions implemented through TLG. The commissions earned are separate from our advisory fees, which creates a financial incentive to recommend that you implement securities transactions through TLG. You are encouraged to learn more about TLG by reviewing their client relationship summary.

**For additional information, please see Item 10 – Other Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices, and Item 14 – Client Referrals and Other Compensation of our Firm Brochure.**

**Conversation Starters.** 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?**

Our financial professionals are compensated by a percentage of the fees collected for their advisory services.

**Do you or your financial professionals have legal or disciplinary history?**

No. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters.** Ask your financial professional –

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

**Additional Information**

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please contact us via email at [info@thirdviewpw.com](mailto:info@thirdviewpw.com). You can find our Disclosure Brochure and more information about our firm at: [Investment Adviser Public Disclosure Page](https://www.investmentadviserpublicdisclosure.com) or our firm’s website at: <https://thirdviewpw.com/>.

**Conversation Starters.** Ask your financial professional –

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