

Form ADV, Part 3: Client Relationship Summary (CRS)

Brave New Wealth, LLC

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Brave New Wealth, LLC is an investment adviser registered with the US Securities and Exchange Commission. Our investment advisory services and fees can differ from those of a broker-dealer, and you need to understand those differences. You can conduct research on firms and financial professionals at www.investor.gov/CRS, which provides free and simple tools and educational materials for you. *Some of the services and descriptions below may not apply to all clients.*

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including portfolio management and financial planning. Our services include managing your portfolio on a discretionary or non-discretionary basis. For discretionary clients, we will request discretionary authority from you to select securities and execute transactions without permission from you before each transaction. For non-discretionary clients, we will contact you before executing any trade, and you retain the responsibility to accept or reject our recommendations.

We regularly monitor your investments and provide recommendations tailored to your goals. As a client, we will work with you to understand your personal financial situation and help determine your investment goals. We evaluate the current investments of each client concerning their risk tolerance levels and time horizon. Your investments will generally be limited to mutual funds, fixed-income securities, equities, ETFs.

You can find more information about our business and services in our Firm Brochures (Form ADV, Part 2A), which are available on the SEC's website.

Conversation Starters

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments you 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?

For financial planning, we are compensated on an annual fee that is paid monthly. Our fees are negotiable and based on the complexity and scope of your unique financial needs and are a minimum of \$5,000 a year.

For investment management, we charge an annual fee calculated as a percentage of your assets under our management. We typically deduct our management fee in advance, on a monthly basis, calculated based on the market value of your assets under management on the last day of the previous month. Our fees are negotiable and vary depending on total assets managed.

The more assets there are in your account, the more you will pay in fees, and therefore we have an incentive to encourage you to increase the assets in your account.

In addition, you will always pay custodian fees, fees related to mutual funds, and other transactional 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.

Conversation Starters

- *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. 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.

Conflict of Interest	Description of Conflict of Interest
Employee personal account trading	When employees invest for their own accounts, conflicts of interest can arise between the trades we place for clients and the trades employees place in their own accounts. We have adopted a personal account trading policy reasonably designed to address this conflict.
Employee personal accounts managed by Brave New Wealth, LLC	When we manage an employee's personal account, conflicts of interest can arise between the trades we place for clients and employee accounts. We have procedures in place so that at no time will account transactions be placed in any manner such that an employee could benefit at the expense of a client.

Conversation Starters

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

How do your financial professionals make money?

We are fee-only financial planners. This means we cannot accept any fees or compensation based on product sales. Simply put, we make money through financial planning and asset management fees. Our fiduciary responsibility to you means we are legally required to act in your best interest, and we pride ourselves on our reputation of honesty and transparency.

Our financial professionals are compensated through a salary and may receive bonuses based on the revenue generated from their client accounts. This means that they have incentives to grow the firm's client base and increase the assets under management.

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

No. Brave New Wealth, LLC does not have any legal or disciplinary history to disclose. Additionally, the individuals responsible for making investment decisions for your account do not have any legal or disciplinary disclosures.

Conversation Starters

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

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For additional information about our services or to request a copy of this Form CRS, please contact us at (805) 243-9474 or brian@bravenewwealthwm.com. You may also visit our website at <http://www.bravenewwealthwm.com/>.