

**Item 1 – Introduction**

Strategic Wealth Partners, LLC (“SWP”, “we” or “us”) is a registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Registration does not imply a certain level of skill or training. As an RIA, our services and compensation structure differ from that of a registered broker-dealer, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing.

**Item 2 – Relationships and Services***What investment services and advice can you provide me?*

SWP provides investment advisory services, including:

- Portfolio management and investment advisory services, which may be provided directly by SWP or through the selection and monitoring of independent third-party investment managers, sub-advisers, and turnkey asset management platforms (“TAMPs”) such as Advisor Share Wealth Management (ASWM) and Synergy Asset Management (SAM).
- Financial planning and consulting services, which may be offered on a standalone basis or in conjunction with portfolio management services.
- Retirement plan advisory services.

SWP may manage client portfolios directly or recommend and monitor third-party managers and platforms, depending on what aligns best with each client’s investment goals, financial situation, and risk tolerance. When providing sub-advised services, clients select a risk category based on an assessment of their individual risk tolerance and investment objectives, and one or more model portfolios are then correlated to that category. SWP conducts due diligence and provides ongoing monitoring of the performance and suitability of both internally managed and third-party-managed portfolios.

SWP may exercise discretionary or non-discretionary authority over client accounts, as authorized in each client’s advisory agreement. In discretionary accounts, SWP (or a third-party manager) makes investment decisions and executes transactions on the client’s behalf, consistent with the client’s investment objectives. In non-discretionary accounts, the client makes the ultimate decision regarding the purchase or sale of investments.

We tailor our portfolio management and advisory services to meet each client’s investment objectives, financial situation, and risk tolerance. Clients may impose reasonable restrictions on how their portfolios are managed, such as limiting certain securities or sectors.

In addition to traditional securities, SWP and its sub-advisers may incorporate alternative investments—such as private funds, real estate partnerships, private credit, and other non-traditional assets—into client portfolios when appropriate, based on suitability and client objectives. When a retail investor engages us to provide financial planning and consulting services, we rely upon the information provided for our review and do not verify or monitor any such information while providing this service. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor.

We do not limit our investment advisory services to proprietary products or a narrow group of investments. We generally require a minimum asset amount of \$25,000 to open and maintain an advisory account, which may be waived at our discretion. Certain third-party managers or sub-advisers may impose their own higher minimums, which could apply to you.

**Additional Information:** For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7 in our ADV Part 2A.

*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?*

SWP charges fees based on assets under management (“AUM”). Our annual AUM Fee is negotiable and generally ranges from 1.00% to 2.50% of client assets, with a minimum household fee of 1.00%. Factors considered include the scope of services, third-party managers selected, the value of client assets (including those not under management), related accounts, and other considerations. Fees are typically deducted from one or more of your investment accounts, in arrears, on a monthly basis, with your authorization. Because our AUM Fee is calculated as a percentage of your assets, the more assets you maintain with us, the more you will pay in fees. This creates an incentive to encourage you to increase assets in accounts we manage.

We also provide financial planning and consulting services, which may be charged on a fixed fee basis (\$0 to \$25,000, depending on scope and complexity). Clients may be required to pay financial planning fees in advance. We do not charge fees of \$1,200 or more six months in advance for portfolio management and advisory services.

A copy of our Form ADV Part 2A is available at: <https://adviserinfo.sec.gov/firm/summary/336564>.

**Other Fees and Costs:** You may also pay custodial fees, brokerage commissions, and fund-level expenses (such as ETF or mutual fund management fees). In addition, clients may be charged a \$30 annual technology fee by Charles Schwab & Co., Inc. (“Schwab”) that is assessed per account and deducted directly by Schwab from the client’s account annually. Clients utilizing turnkey asset management platforms (“TAMPs”) may also be subject to additional platform, administrative, or technology-related fees charged by the TAMP provider, which are separate from and in addition to SWP’s advisory fee. Such fees, if applicable, are disclosed by the respective TAMP prior to account opening.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount you earn over time. Please make sure you understand what fees and costs you are paying.

**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?*

**Additional Information:** For more details about our fees and costs, please see Item 5 in our ADV Part 2A.

***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 must 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 advice we provide you. Examples include:

- We may recommend a particular custodian from whom we receive support services or products, which helps us monitor and service your account.
- We may recommend rollovers from employer-sponsored retirement plans into IRAs we manage for an asset-based fee, which increases our compensation.
- SWP is owned by Strategic Retirement Solutions LLC (“SRS”), an affiliated insurance and retirement services company. Some of our professionals are licensed insurance agents through SRS and may earn commissions if you purchase insurance products. This creates a conflict of interest. You are never obligated to purchase products through SRS or our professionals.

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

**Additional Information:** For more detailed information about our conflicts of interest, please review our ADV Part 2A.

***How do your financial professionals make money?***

Our financial professionals are compensated primarily through the advisory fees we receive, which are based on the amount of client assets under management. They may also receive commissions from insurance product sales in their separate capacity as licensed insurance agents through our affiliate, Strategic Retirement Solutions LLC (“SRS”). Both arrangements create conflicts of interest, as recommendations could be influenced by the potential to increase compensation. We disclose these conflicts and are required to act in your best interest. You should discuss your financial professional’s compensation directly with them.

#### **Item 4 – Disciplinary History**

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

No. Neither SWP nor its financial professionals have any legal or disciplinary history. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) which is a free and simple search tool to research our firm and our financial professionals.

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

#### **Item 5 – Additional Information**

Additional information about our firm is (or will be) available on the SEC’s website at <https://adviserinfo.sec.gov/firm/summary/336564>. You may contact our Chief Compliance Officer, Drake Oliver, at any time to request a current copy of our Form ADV Part 2A or this relationship summary. He may be reached at 230 Franklin Rd. Building 2B Franklin, Tennessee, United States 37064; by phone at 407-310-3354; or by email at [drake@strategicwealthpartners.net](mailto:drake@strategicwealthpartners.net).

**Conversation Starters:** *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?*

#### **Exhibit of Material Changes**

Please refer to our Form ADV Part 2A for material changes.