

Form ADV Part 3: Customer Relationship Summary

6908 E. Moreland St.
Scottsdale, AZ 85257
(402) 980-1525

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Introduction

3Roots Wealth Partners is an investment adviser registered with the US Securities and Exchange Commission (SEC), offering advisory accounts and services. Our investment advisory services and fees can differ from those of a broker-dealer, and you need to understand those differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. We encourage you to visit [Investor.gov/CRS](https://www.investor.gov/crs) which is a free and simple search tool to research our firm and our financial professionals.

What Investment Services and Advice can you provide me?

There are different ways you can get help with your investments. You should carefully consider which type of account and the services that are right for you. 3Roots Wealth Partners usually meets with clients directly but may also work with clients by phone or through internet communication, to provide investment advice, develop strategies and define goals. Assets are managed on a discretionary basis. Discretionary authority allows 3Roots Wealth Partners to buy and sell securities without asking in advance whereas non-discretionary authority is limited to offering advice, but you make the decision to buy or sell. 3Roots Wealth Partners receives compensation by charging flat fees, and ongoing financial planning and investment management fees, which are based on the value of cash and other investments in your advisory accounts, and elements of complexity that we visit during your financial planning engagement. We do not have a specific minimum account size required to open an account. Adviser periodically reviews client accounts and financial plans, on no less than an annual basis.

Conversation Starter. Ask your financial professional—

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service?
- Should I choose both types of 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?

Please ask your financial professional to give you personalized information on the fees you will pay. The amount paid to our firm and your financial professional generally does not vary based on the type of investment we select on your behalf. 3Roots Wealth Partners strives to use the most cost-effective investment choices but in some instances a transaction fee, known as a ticket charge, will apply (these ticket charges are charged by the custodian, and we do not share in that revenue). Investment management and pension consulting services are billed on a monthly basis, based on the assets we manage for you. The more assets you have in an advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase your fees. You pay our advisory fee even if you do not buy or sell during the fee period. 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. Project-based financial planning fees range between \$5,000-\$20,000 based on complexity and needs of the client. For ongoing financial planning, there is an upfront fee of ranging between \$2,500 - \$10,000, with ongoing fees due annually on the anniversary of each engagement, in the amount of one-half of the upfront fee. Hourly financial planning services are provided at a rate of \$400 per hour.

Conversation Starter. 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 providing recommendations 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.

Our service model consists of multiple investment management and financial planning service offerings. Due to the fact that our investment management fees are based on the assets we manage, and our financial planning fees are subject to our view of the complexity of your engagement, we may be incentivized to recommend a service based on the compensation we are subject to receive, as opposed a recommendation made based on your best interest.

Conversation Starter. 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 interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether to agree to them. Your Financial Professional does not receive any form of non-cash compensation.

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

Yes, 3Roots Wealth Partners has disciplinary history to disclose. Retail investors are directed to visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and financial professionals.

Conversation Starter. Ask your financial professional—

- 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?

To report a problem to the SEC, visit [Investment Adviser Public Disclosure \(IAPD\)](https://www.investor.gov/iapd) or call the SEC's toll-free investor assistance line at (800)732-0330.

Additional Information

We encourage you to visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals. If you have a problem with your investment, investment accounts or a financial professional, contact us in writing at 6908 E. Moreland St. Scottsdale, AZ 85257. For additional information on our advisory services, see our ADV brochure available at [Investment Adviser Public Disclosure \(IAPD\)](https://www.investor.gov/iapd). A copy of our ADV brochure can also be obtained at no cost or by calling us at (402) 980-1525.