



# Client Relationship Summary (Form CRS)

May 2026

White Hawk Wealth Management (“WHWM”) is an SEC-registered investment advisor that provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. [Investor.gov/CRS](https://www.investor.gov/crs) offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisors, and investing.

## What investment services and advice can you provide me?

We offer the following investment advisory services to you:

WHWM offers **Wealth Management Services** to clients, which combine Investment Management and Financial Planning Services.

**Investment Management:** We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals and regularly monitor your account. We will manage your account on a discretionary basis, which means that we can buy and sell investments in your account without asking you in advance.

We generally do not limit clients to proprietary products or a limited menu of products and types of investments. This service will continue until terminated pursuant to the terms of your executed Advisory Agreement. We do not have a minimum to open an account.

**Financial Planning:** Services will be provided to you based on your selection on the Advisory Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Recommendations will be made periodically on an ongoing basis until terminated by either party.

For more information about our services, please see our ADV Part 2A Items 4 and 7, found here: <https://adviserinfo.sec.gov/firm/summary/341034>.

### Conversation Starters

“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?

We are paid for our services as follows:

**Investment Management:** The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. Fees are billed monthly in arrears. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to increase the assets in your account to decrease our fees. We also offer family grouping to further decrease our fees. You may also pay a transaction fee to a broker-dealer when we buy or sell an investment for you. You will also pay fees to a broker-dealer or bank that will hold your assets (called “custody”). You pay our advisory fee even if there are no transactions within the account.

**Financial Planning:** Financial planning service fees are combined with Investment Management 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 more information regarding our fees and costs, review ADV Part 2A Item 5, found here: <https://adviserinfo.sec.gov/firm/summary/341034>.

### 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 with. Here are some examples to help you understand what this means.

**Investment Accounts:** Generally, we get paid based on the assets in your account. We may recommend that you add assets or funds into that account. Even though that advice may be in your best interest, that advice is conflicted because the more money in your account, the more we would collect in fees from you.

**Insurance Commissions:** Our firm and/or our associated persons may receive commissions from the sale of insurance products and services. This conflict is mitigated by our fiduciary duty and adherence to our code of ethics. When referring clients to purchase insurance, the client's best interest will be the main determining factor.

**Referrals:** We receive client referrals from third parties to whom we pay referral fees. This is a conflict of interest because we have an incentive to pay referral fees so that the third parties will refer clients to us that they otherwise might not refer to us.

### Conversation Starters

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

For more information about our conflicts of interest, please see our ADV Part 2A, Items 4 and 10, found here: <https://adviserinfo.sec.gov/firm/summary/341034>.

## How do your financial professionals make money?

Our financial services professionals are compensated based on a percentage of the assets they manage and on a portion of the total advisory fees received by us.

This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, recommend our advisory services to you, and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, please see our ADV Part 2A, found here: <https://adviserinfo.sec.gov/firm/summary/341034>.

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

Yes, please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research WHMW and our financial professionals.

### Conversation Starters

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

### Additional Information

To find additional information about WHWM, such as a full copy of the ADV Part 2, and to request a copy of the *Customer Relationship Summary*, please go to or send us an email at [office@whitehawkwealth.com](mailto:office@whitehawkwealth.com). If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via phone at (303) 800-0620. For more information, please see our ADV Part 2, found here: <https://adviserinfo.sec.gov/firm/summary/341034>.

### Conversation Starters

#### "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?"