

Item 1 – Introduction

Bartholomew & Company Wealth Management, LLC ("**Bart & Co. WM**") is an SEC-registered investment adviser. Investment advisory and brokerage services and fees differ, 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://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer investment advisory services to retail investors, including discretionary and non-discretionary managed account programs, financial planning and wealth management consulting, and retirement plan consulting. We provide advice on a broad range of investment types, including stocks, bonds, mutual funds, ETFs, UITs, alternative investments, and variable insurance products.

Account Monitoring – We monitor managed account investments on an ongoing basis and offer at least an annual review as part of our standard service.

Investment Authority – We manage most accounts on a discretionary basis — pursuant to your authorization, we decide which investments to buy or sell in line with your stated goals. Non-discretionary arrangements, in which you retain final decision authority, are also available.

Investment Offerings – We are not limited to proprietary products or a restricted menu of investments.

Account Minimums – We generally require a minimum of \$25,000 to open and maintain a managed advisory account, which may be waived at our discretion. Other programs may have different minimums.

Questions to 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?

For more information about our services, refer to our Form ADV Part 2A, available by searching CRD #342680 at adviserinfo.sec.gov.

Item 3 – What fees will I pay?

Asset-Based Fees – You pay a fee based on the value of your managed account, generally assessed quarterly in advance. Our maximum annual fee is 2.25%. The more assets in your account, the more you pay — we therefore have an incentive to encourage you to increase assets in your account, which is a conflict of interest.

Financial Planning & Consulting Fees – If you engage us for financial planning or consulting, you pay additional fees: generally an hourly rate not to exceed \$500/hour, or a negotiated flat fee payable in advance or in arrears as agreed.

Other fees and costs you may pay include custodian fees, account maintenance fees, mutual fund and ETF internal expenses, and transaction charges. We do not receive or share in any portion of these 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.

Questions to 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?

For more information about our fees, refer to Item 5 of our Form ADV Part 2A, available at adviserinfo.sec.gov (CRD #342680).

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:

Asset-based fee conflict – Because our fees are based on account value, we have an incentive to encourage you to increase assets in your account. We address this through our fiduciary duty and internal compliance policies.

Outside brokerage activities – Some of our financial professionals are also registered representatives of Commonwealth Financial Network ("Commonwealth"), an FINRA-registered broker-dealer, as an outside business activity separate from our advisory services. In that capacity, they may offer commission-based brokerage services for certain transactions only available through a broker-dealer. When acting as a Commonwealth representative, your advisor is not acting on behalf of our firm. You are encouraged to review Commonwealth's Form CRS and speak with your advisor about the differences.

Insurance commissions – Some financial professionals are licensed insurance agents as an outside business activity and earn commissions on insurance product sales, creating an incentive to recommend those products to generate commissions rather than solely based on your needs.

Questions to 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? Your advisor may be compensated through: a share of asset-based advisory fees, salary, bonus, insurance commissions (as a licensed agent), and brokerage commissions through Commonwealth (as a registered representative). Advisors may also receive non-cash benefits — such as fee waivers, subsidized technology, and conference attendance from custodians and product sponsors — which create a financial incentive to select those custodians and products over alternatives.

For more information about our conflicts of interest, refer to Items 10 and 14 of our Form ADV Part 2A, available at adviserinfo.sec.gov (CRD #342680).

Item 4 – Do you or your financial professionals have legal or disciplinary history?

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professionals.

Questions to ask your financial professional:

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

Item 5 – Additional Information

For additional information, refer to our **Form ADV Part 2A** and your advisor's **Form ADV Part 2B**, both available at adviserinfo.sec.gov (CRD #342680). For questions, up-to-date information, or a current copy of any disclosure document, contact us at (508) 753-8807 or info@bartandco.com.

Questions to ask your financial professional:

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?