

Vessel Wealth Partners, LLC

Client Relationship Summary (Form CRS)

Item 1. Introduction

Vessel Wealth Partners, LLC ("VWP", "Firm", "We", "Us", "Our") 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.

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

Asset Management: We provide ongoing advice, discuss your investment goals, develop an investment strategy with you, and regularly monitor your account. We may manage your account on a discretionary basis, allowing us to trade without prior approval, and/or on a non-discretionary basis, requiring your approval before transactions.

We generally do not limit clients to proprietary products or a limited menu of investments. This service continues until terminated under your Advisory Agreement. We have no account minimum.

Financial Planning: Services are based on your Advisory Agreement and may include investment account review, asset allocation and repositioning recommendations, tax and retirement planning, insurance review, estate planning, and education funding recommendations. Services are complete upon delivery of the plan.

Solicitor Services: We solicit Third-Party Money Manager(s) ("TPM") to manage your account(s), serving as liaison in exchange for an ongoing portion of the TPM's advisory fees. We help with paperwork, provide ongoing service, communicate status changes to the TPM, and deliver the TPM's Form ADV Part 2, Privacy Notice, and Solicitor Disclosure Statement. We do not have discretion over these accounts.

ERISA Services: We serve as a fiduciary when advising or assisting plan sponsors, participants, or retirement investors with non-discretionary investment decisions. Retirement accounts are monitored on an ongoing basis, and we must act in the client's best interest.

As a limited scope ERISA 3(21) fiduciary, we advise and assist plan sponsors with non-discretionary investment decisions and monitor plans on an ongoing basis. Plan sponsors remain responsible for plan decisions, but our diligent process can help them delegate liability.

Additional Information

For more information about our services, we recommend reading our ADV Part 2A Items 4, and 7.

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?"

Item 3. What fees will I pay?

For asset management services, you will pay an annual fee based on the total assets under management. The fee is payable monthly in advance. The asset-based fee reduces the value of your account and will be generally deducted from your account. For financial planning services, you will pay a fixed fee which billed 50% in advance with the balance due upon plan delivery. ERISA plans have annual fees that are based on the market value of the Included Assets and shall not exceed 1%. Fees may be charged quarterly in advance and based on the assets as calculated by the custodian or record keeper of the Included Assets (without adjustments for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distribution of assets) on the last business day of the previous billing period.

We charge an asset-based fee which means that the more assets there are in the clients' advisory account, the more the client will pay in fees. As such, we may therefore have an incentive to encourage our clients to increase the assets in his or her accounts. You may pay additional fees including custodian fees, fees related to mutual funds, and other transactional fees.

Our firm and our associated persons may be paid a portion of the fees charged and collected by the TPM in the form of solicitor fees or consulting fees. Our fees are negotiable depending on the size, complexity of the client's

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account(s), the experience and training of the advisor and other business considerations. This situation creates a conflict of interest because we may select a TPM who would pay us a larger percentage of the fee. This conflict is mitigated by our fiduciary duty and adherence to our code of ethics. When referring clients to a TPM, the client's best interest will be the main determining factor.

You may also pay fees and costs applicable to common categories such as custodian fees, account maintenance fees, fees related to mutual funds, and other transactional fees and product-level 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.

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.

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.

Conversation Starters

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

Additional Information

For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

How do your financial professionals make money?

Our financial services professionals are compensated based on a percentage of assets they manage, 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, we recommend reading our ADV Part 2A, Items 4 and 10.

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

No, please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research VWP 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

To find additional information about VWP, such as a full copy of the ADV Part 2, and to request a copy of the *Client Relationship Summary*, please go to www.vesselwp.com or send us an email at Kevin@vesselwp.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 (651) 895-0182. You may also find a copy of the most recent ADV Part 2 [here](#).

Conversation Starters

"Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"