

## Client Relationship Summary

Investable Wealth, LLC ('Firm') is registered with the Securities and Exchange Commission as an investment adviser (CRD# 166721). Investment advisory services and fees differ from those of a 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 <https://www.investor.gov/CRS>, which also provides educational materials about the differences between investment advisers and broker-dealers, as well as basic tutorials on investing.

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

*Investable Wealth, LLC* offers concierge investment advisory services to retail investors, small businesses, and high net worth individuals that are seeking active portfolio management. We specialize in ongoing discretionary portfolio management, meaning that we buy and sell investments in your account in accordance with your stated investment guidelines without asking you in advance (discretionary authority). Also as a standard service, we monitor market conditions on a daily basis, adjust allocations as needed, and review specific accounts at least monthly.

Our investment approach is primarily limited to the use of publically traded equities, Exchange Traded Funds, option contracts, fixed income and cash equivalents. The degree of trading and asset allocation fluctuates based on market conditions. The securities mentioned reflect a broad range of investment risk, some of which may entail high degrees of risk. We make no claims of past, present or future returns. *Past performance is not indicative of future results.*

A minimum account balance is not required; however, our active management style and focus on growth are most effective with balances in excess of \$250,000 and for those with longer term investment horizons. Due to the vagaries of the stock market, you should be prepared to endure volatile business cycles and have an investment horizon of at least five years.

**For additional information, please refer to our Form ADV Part 2A, Items 4 & 7.**

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?

## What fees will I pay?

The Firm charges a portfolio management fee based on a percentage of assets under management. The fee is 1% per annum of assets under management. The fee is assessed on a monthly basis, calculated using the average daily market value for the period covered. Charges are always in arrears, so you pay nothing up front and can cancel at any time without a penalty. You will authorize the fee to be deducted directly from your account.

You may also expect to pay custodial & maintenance fees, brokerage transaction fees, and fees associated with fund management (ETFs & mutual funds). Please note that our Firm does not receive any portion of these fees. To minimize your costs, we encourage you to use a highly regarded discount broker that advertises "\$0 online equity trade commissions". The Firm has no direct affiliation with this discount broker.

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 additional information, please refer to our Form ADV Part 2A, Item 5.**

Question 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?

**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:

- The Firm benefits from the accumulation of assets, meaning that we make more money as you invest more with us. You should give careful consideration before hiring our Firm, leaving a former employer's retirement plan (e.g. 401k rollover) or transferring assets.
- Custodians may make free services available to us, including consulting, software, trading platforms, access to research, and conferences on practice management. These services may give us an incentive to recommend that you open or maintain accounts with these custodians.

**For additional information, please refer to our Form ADV Part 2A, Items 10, 11 & 12.**

Question 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?**

The Firm's money manager is the sole owner, as such, his compensation is derived directly from the Firm's profits (advisory fees less expenses).

**For additional information, please refer to our Brochure Supplement Form ADV Part 2B.**

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

No, there are no legal or disciplinary issues to disclose. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professional.

Question to ask your financial professional:

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

**Additional information**

For additional information about our investment advisory services or to request a copy of our relationship summary and Form ADV Part 2A & Supplement, please contact us at 801-317-8222

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?