



**Flourish Wealth Management Inc.**  
**March 21, 2024**

## **Form CRS**

### **Introduction**

Flourish Wealth Management Inc. is registered with the Securities and Exchange Commission as an investment advisor. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisors and it is important you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

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

We provide wealth management services to retail investors that we offer on a discretionary basis according to the authority you provide in an investment advisory agreement with us. For a limited number of clients, we provide wealth management services on a non-discretionary basis. When you grant us discretionary authority, you provide us with authority to buy and sell investments in your account on an ongoing basis. You may impose reasonable restrictions on our discretionary authority, which must be provided to us in writing and accepted by us. If you do not provide us with discretion, then we will make recommendations and you will have the final decision regarding whether we purchase or sell investments on your behalf. As part of our wealth management services, we will continuously monitor your investments and provide advice in your best interest. Our services also include the recommendation or selection of other investment advisers. We require a minimum initial and ongoing account size for wealth management services. In addition to managing the client's investment portfolio and as part of the wealth management service offering, we also consult with clients on various financial areas including income and estate tax planning, tax management, business sale structures, college financial planning, retirement planning, insurance analysis, personal cash flow analysis, philanthropy, social security planning, establishment and design of retirement plans and trust designs among other things. Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

You are encouraged to ask us questions including the following to help you better understand our services: *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?*

Please refer to our [Form ADV, Part 2A Brochure](#) found at <https://adviserinfo.sec.gov/firm/summary/170591> for more detailed information on our services.

### **What fees will I pay?**

We charge a percentage of assets under management for our wealth management services. These fees are assessed on a quarterly basis, in advance. Our fee schedule includes breakpoints intended to lower the effective rate as the total amount of assets under management increase. However, you should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. We have a limited number of clients who are charged hourly or fixed fees, such as project-based financial consulting services or divorce work. A portion of the fee is due upon execution of the written agreement and the remainder is due when the project is complete.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as transaction costs, wire transfer and electronic fund fees, internal management fees of mutual funds and other product related fees such as redemption fees.



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**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. You should carefully review our [Form ADV, Part 2A Brochure](https://adviserinfo.sec.gov/firm/summary/170591) found at <https://adviserinfo.sec.gov/firm/summary/170591> to understand the fees and costs you will pay to us.**

You are encouraged to ask us questions including the following to help you better understand the impact of fees and costs on investments: *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 advisor, 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:

- We recommend mutual funds and Exchange Traded Funds (ETFs) whose investment companies provide us with educational information and software that provides information helpful in our investment advice process. This is a conflict because we have an incentive to recommend mutual funds that provide us with these tools.

**You should carefully review our [Form ADV Part 2A Brochure](https://adviserinfo.sec.gov/firm/summary/170591) found at <https://adviserinfo.sec.gov/firm/summary/170591> for more detailed information about our conflicts of interest.**

You are encouraged to ask us questions including the following to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?*

**How do your financial professionals make money?**

Our financial professionals receive a salary. As you increase the asset levels in your accounts, the amount of fees we receive also increases. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in a retail investor's accounts.

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

No, we do not have any legal or disciplinary events. Please visit **Investor.gov/CRS** for a free and simple search tool to research our firm and your financial professional.

We will discuss the following questions with you to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Additional Information**

Please refer to our [Form ADV Part 2A Brochure](https://adviserinfo.sec.gov/firm/summary/170591) found at <https://adviserinfo.sec.gov/firm/summary/170591> for more information about our services. You may request up-to-date information and a copy of this Relationship Summary by contacting us at 952-392-4474.

We will discuss the following questions with you so that you better understand who to contact with any questions or complaints: *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?*