

Client Relationship Summary
Accretive Wealth Partners, LLC (CRD# 299544)
Date: 3/15/2024

Item 1: Introduction

Our firm, Accretive Wealth Partners, LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand these 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: Relationships and Services

What investment services and advice can you provide me?

Description of Services: We offer investment advisory services to retail investors, such as individuals and high net worth individuals, through separate accounts. We primarily offer wealth management services, which are a combination of investment management and financial planning services. We also offer financial planning services on a stand-alone basis.

In rendering financial planning services, we generally prepare a formal financial plan or render a specific financial consultation. In rendering investment management services, we construct an investment portfolio, generally consisting of allocations to diversified mutual funds and/or exchange-traded funds, and may utilize individual stocks, bonds or options contracts. Additionally, in certain circumstances, we may recommend that you utilize one or more unaffiliated investment managers or investment platforms (Independent Managers) for all or a portion of your investment portfolio, based on your needs and objectives. We do not currently offer any proprietary products as investment options, and we do not limit our advice to any particular menu of products or types of investments.

We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation, in order to tailor our investment advisory services to your unique situation.

As part of our standard services, we monitor your account on a regular basis. We also meet with you at least annually, or more frequently, depending on your needs.

We generally accept discretionary authority over your account when you enter into an investment advisory agreement at the outset of our relationship. At the outset of our relationship, we discuss with you the applicable investment strategy and permissible investments and permit you to impose reasonable restrictions on our authority. We also offer our services on a non-discretionary basis, which means that we maintain ongoing responsibility to make investment recommendations, but you make the ultimate decision regarding the purchase or sale of investments.

We generally require a minimum account size of \$1,000,000, measured from the time your account is first opened with us. This minimum amount can be waived in our sole discretion.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#)

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: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Investment Advisory Services: We typically charge asset-based fees for investment advisory services, which are determined based on a percentage of assets under management in your account with us. Investment advisory fees generally are billed quarterly, in advance of each calendar quarter, at a rate that ranges from 0.30% to 0.90% based on a tiered schedule. The applicable fee rate is applied to your account's total market value at the end of the prior calendar quarter. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your account as you will ultimately pay more in advisory fees. For clients using an Independent Manager, you will pay a separate fee to the Independent Manager in accordance with the terms set forth in the investment management agreement that you enter into with the Independent Manager. The fee will be in addition to the investment advisory fee that you pay to us, but the blended fee that you pay to us and any Independent Managers will not exceed 1.00% annually. Also, in addition to our

investment advisory fee, you will be responsible for custody fees, account administrative fees, fees and expenses related to investments in mutual funds and exchange-traded funds and applicable securities transaction fees.

Financial Planning Services: For standalone financial planning services, you pay either an hourly fee or a fixed engagement fee. The hourly fee is set at a rate of up to \$450 per hour. Hourly and fixed fees may be negotiable based on the nature and complexity of the services to be provided and your overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.

Additional Information: 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 detailed information on our fees, please see Item 5.A, B, C, and D. – Fees and Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

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 is an example to help you understand what this means.

We will identify a specific custodian for your consideration when you open an account with us. We maintain an institutional relationship with this custodian and receive certain economic benefits from the custodian, such as access to software and related support without cost. The receipt of economic benefits from a custodian creates a potential conflict of interest, since these benefits provide an incentive for us to identify this custodian to you instead of one that does not furnish similar software, systems support, or services. However, you ultimately decide where to open your accounts.

Additional Information: For more detailed information, please see Item 4 – Advisory Business, Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals are each co-owners of the firm and are entitled to receive a share of its profits, which are distributed in accordance with our operating agreement. This means our financial professionals have a financial incentive to increase the asset size in your account or solicit new business.

Item 4: Disciplinary History

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

No. You can visit Investor.gov/CRS for a free and simple search tool to research our firm 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

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#) or by visiting accretivewealthpartners.com. You can request up to date information and a copy of our client relationship summary by contacting us at (973) 970-2627.

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?*