

Emissary Wealth, LLC  
Form CRS Client Relationship Summary  
Dated: March 15, 2024

## Item 1. Introduction

Emissary Wealth, LLC (“Adviser”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory 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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## Item 2. Relationship and Services

***What investment services and advice can you provide me?*** We provide investment management and financial planning & consulting services to individuals and high net worth individuals (our “retail investors”).

**Investment Management:** Adviser provides investment management services to its clients based upon each client’s current financial condition, goals, risk tolerance, income, liquidity requirements, investment time horizon, and other information that is relevant to the management of clients’ account(s). This information will then be used to make investment decisions and recommendations that reflect clients’ individual needs and objectives on an initial and ongoing basis. Adviser’s recommendations will allocate portions of clients’ account(s) to various asset classes. For non-discretionary accounts, Adviser will review all such recommendations with clients, and clients will have the opportunity to accept or reject any recommendations. Clients with non-discretionary accounts are under no obligation to accept or implement any recommendation made by Adviser. For discretionary accounts, Adviser will retain the discretion to buy, sell, or otherwise transact in securities and other investments in a client’s accounts without first receiving the Client’s specific approval for each transaction. Clients may impose restrictions on investing in certain securities or types of securities so long as such restrictions may reasonably be implemented by Adviser. Your investment accounts will be monitored and reviewed regularly on at least a quarterly basis. There are no requirements for retail investors to open or maintain an account or establish a relationship.

**Financial Planning:** Adviser will generally provide clients with a broad range of comprehensive financial planning and consulting services. These services include business planning, investment analysis and recommendations, insurance analysis, retirement planning, employee benefits optimization, education funding, estate planning, and tax and cash flow management. Financial planning starts with goal setting, and depending on a specific client’s goals.

For **Additional Information** regarding the services we make available to you, please review Item 4 of our Form ADV Part 2A.

***Conversation Starters:*** We encourage you to ask our financial professionals these key questions:

- “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?*** The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided.

**Investment Management:** We provide investment management services for a fee based on a percentage of AUM (assets under management). Our fee is provided in your Advisory Agreement based upon a tiered schedule from 1.00% to 0.25%. The fee is calculated quarterly, in advance, based upon the market value of such assets managed by Adviser as of the last day of the prior calendar quarter. In certain circumstances, investment management fees may be deducted in arrears.

The more assets there are in your advisory account, the more you will pay in fees. We, therefore, have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

**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.**

**Financial Planning:** For financial planning services, we charge a fixed fee that ranges from \$2,500 to \$20,000 per year based on the complexity of a client's financial situation and the specific services to be rendered by Adviser. Alternatively, Adviser may render financial planning services on an hourly basis at a rate of \$300 per hour, subject to negotiation at Adviser's discretion. Adviser requires a minimum annual fee of \$2,500. This minimum annual fee may be waived by the Adviser at the Adviser's sole discretion. Fees are negotiable. Fixed financial planning fees are billed quarterly in advance, and hourly financial planning fees are billed monthly in arrears.

**Other Fees:** Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

**Conversation Starter:** *We encourage you to ask us any questions. For example, start a conversation by asking, "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:

Example 1: Your account value goes up, and while the tiered management fee percentage may stay the same, the total compensation you pay us goes up proportionately. Example 2: We may recommend that you utilize Emissary Tax, LLC for tax services in which we share a common owner. Though our firm is not compensated, the owner will receive additional compensation through the clients use of both services. Clients are never obligated to utilize Emissary Tax, LLC. Example 3: We may recommend clients invest in a private investment vehicle (Fund) that we receive a separate management fee for. Since Emissary serves as an adviser to the Fund, we have an incentive to recommend the Fund rather than other similar investments. Clients are never obligated to enter into any subscriptions we recommend.

**Conversation Starter:** *You can begin a conversation by asking, "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 compensated on a salary basis with a discretionary bonus (based on firm metrics and employee performance). Some may also be paid an hourly wage for administrative duties. This may create a potential conflict of interest in that it may create an incentive for professionals to encourage you to increase your investment account size. Neither our firm nor any of our professionals receive commissions.

More detailed information, including fee schedules, conflicts of interest, and other disclosures are available in our ADV Part 2A Firm Brochure, which is available at: <https://adviserinfo.sec.gov/>.

#### Item 4. Disciplinary History

**Do you or your financial professionals have legal or disciplinary history?** No. You can visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter:** *In addition, feel free to ask: "As a financial professional, do you have any disciplinary history? For what type of conduct?"*

#### Item 5. Additional Information

You can find additional information regarding Emissary Wealth, LLC and receive a copy of this relationship summary by visiting our website at [www.emissarywealth.com](http://www.emissarywealth.com) or by contacting (201) 853-9103. We are always available to answer any of your questions.

**Conversation Starter:** *If you do have any concerns, please let us know by asking the following questions: "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?"*