

Childfree Wealth, LLC
Form CRS Client Relationship Summary
March 07, 2024

Item 1. Introduction

- A. **Childfree Wealth, LLC is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services.** Investment advisory services and brokerage services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.
- B. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Description of Services: We provide financial planning and investment management services to retail investors.

Monitoring: As a part of our standard services, we monitor your investment account on a quarterly basis or when an event triggers a review. Financial plans are reviewed on an ongoing basis to ensure the advisory services provided to you are consistent with your investment needs and objectives. Periodic reviews of questionnaires may result in recommendations to rebalance Client investment advisory portfolio's.

Investment Authority: If we buy and sell investments in your account without asking you in advance, this is called “**discretionary authority**”. If we give you advice and you decide what investments to buy and sell, this is called “**non-discretionary authority**”. We offer both discretionary and non-discretionary authority accounts.

Limited Investment Offerings: Our investment advice is not limited to a particular type of security. We provide advice on stocks, bonds, certificates of deposit, municipal securities, mutual funds and options in securities.

Account Minimums and other requirements: We do not have an account minimum.

Additional Information: Our firm was initially registered with the Securities and Exchange Commission (SEC) on 08/31/2022. The principal owner of the firm is Jay Zigmont, and the Chief Compliance Officer is Kingston Hollman (CCO). We offer investment advisory services to individuals, high net-worth individuals, charitable organizations, corporations and other businesses.

Refer to our Form ADV Part 2A Brochure. For detailed information about our services that, at a minimum, must include the same or equivalent information to that required by the Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1) as required by Item 2.C. of Form CRS.

additional questions for a retail investor to ask a financial professional and start a conversation about relationships and 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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Description of Principal Fees and Costs: The fee for comprehensive financial planning and investment management services is \$10,000 per year payable monthly in advance. The fee for self-directed financial planning is \$50 payable monthly in advance. Our fee range for hourly financial planning is \$300 - \$500 per hour.

Description of Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

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. **Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our conflicts of**

interest that, at a minimum, must include the same or equivalent information to that required by the Form ADV, Part 2A brochure as required by Item 3.B.(iv) of Form CRS.

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?*

Standard of Conduct

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.

Examples of Ways We Make Money and Conflicts of Interest: Childfree Wealth is compensated on a monthly basis for financial planning services, and investment management. Due to our compensation structure it is in our interest to keep you enrolled in our ongoing services.

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

Additional Information: We do not have any relationships or arrangements with any other entity.

How do your financial professionals make money?

We are compensated by ongoing financial planning, and investment management.

Item 4. Disciplinary History

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

No.

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

Item 5. Additional Information

For additional information about our investment advisory services and request a copy of the relationship summary visit our website at: www.childfreewealth.com. Retail investors can request up-to-date information and request a copy of the relationship summary by phone at: 662-222-1227.

***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?***