

Five Pine Wealth Management, Inc. Form CRS Relationship Summary – 05 January 2024

Five Pine Wealth Management 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Five Pine Wealth Management is in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to Clients regarding the investment of Client funds based on the individual needs of the Client. The Advisor will provide its services on a discretionary basis and may not always give advance notice or seek the Client's consent for any changes to the portfolio.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Five Pine Wealth Management also provides financial planning, including an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. In general, the financial plan may include, but is not limited to business planning, cash flow and debt management, college savings, employee benefit optimization, estate planning, financial goals, insurance, investment analysis, retirement planning, risk management, and tax planning strategies.

Monitoring:

Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.

If you are only engaging our firm in financial planning services, we will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, aside from a one-time annual review which is part of your financial planning engagement.

Investment Authority:

Through our Investment Management Services, we maintain **discretionary authority** with respect to the purchase and sale of securities in your accounts managed by our firm. We do not require your prior authorization before placing trades in your account(s).

Limited Investment Offerings:

Our Investment Recommendations can include (but aren't limited to) mutual funds, exchange-traded funds, commercial paper, corporate bonds, bank obligations, municipal bonds, alternative investments (REITs, closed-end funds, buffered ETFs, private investment funds, direct investment, pooled investment vehicles). Other firms may provide wider investment recommendations, at the same or differing costs. We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments.

Account Minimums and other Requirements:

Our firm does not have a minimum account size requirement. There are no requirements for retail investors to open or maintain an account or establish a relationship.

For additional information regarding the services we offer, please review Items 4, 7, and 13 of our Form ADV Part 2A.

Ask your Adviser:

1. ***"Given my financial situation, should I choose an investment advisory service? Why or why not?"***
2. ***"How will you choose investments to recommend to me?"***
3. ***"What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"***

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. For investment management service and retirement planning services, we will deduct fees directly from your managed account (asset-based fees) on a monthly or quarterly basis. For financial planning services, we charge a one-time fee for the development and delivery of a financial plan, which includes a one-year follow up to review implementation and advice provided on that plan.

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and 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.

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.

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. More detailed information about fees can be found in Form ADV, Part 2A, Item 5.

Ask your Adviser: "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. For example, while the tiered management fee percentage may stay the same, if your account value goes up, the total compensation you pay us goes up proportionately.

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

Other potential conflicts of interest are addressed in our Form ADV, Part 2A, Item 4, Retirement Account Advice, and Item 11, Code of Ethics.

How do your financial professionals make money?

Our financial professionals are compensated through a salary based on assets under management. They are not paid commissions or other compensation determined by the amount of the business generated from their work.

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

For additional information about our services, visit our website <https://www.fivepinewealth.com/>. If you would like additional, up-to-date information or a copy of this disclosure, please call 877-333-1015.

Ask your Adviser: 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?

SUMMARY OF MATERIAL CHANGES

Since this is the initial filing of Form CRS, there have been no material changes. We will provide a summary of material changes should they occur in the future.