

Craft & Sage Wealth

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Form ADV-CRS Part 3
Customer Relationship Summary
March 2024

Introduction

Craft & Sage Wealth (C&S Wealth) is an investment adviser registered with the United States Securities and Exchange Commission. Such registration does not imply competence. Free and simple tools, and educational materials about broker-dealers, investment advisers, and investing are available to research firms and financial professionals at <https://www.Investor.gov/CRS>.

What investment services and advice can you provide me?

C&S Wealth offers investment advisory services, which are fully described in our Form ADV Part 2A ("Disclosure Brochure"). Our services include portfolio management, investment analysis and financial planning for individuals, and high net worth individuals. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. Financial planning and investment consulting recommendations are not actively monitored.

We accept discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. Through our portfolio management services, we can utilize individual stocks, bonds, ETFs, mutual funds and other securities, as well as managed portfolios from third-party investment managers. We do not offer advice only with respect to proprietary products. We do not use "wrap programs" or other mass distribution programs. We manage accounts on a client-by-client basis, and often on an account-by-account basis.

There are no material limitations to our monitoring.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/323565>

Let's discuss... 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?

What fees will I pay?

We assess our fees quarterly, and they are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Some fees create conflicts of interest described below and in more detail in our firm's Part 2A.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, third-party money managers and custodians. These charges may include securities brokerage commissions, transaction fees, custodial fees, fees charged by independent managers, margin costs, charges imposed directly by a mutual fund or ETF in a client's account as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we receive higher fees. 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.

What are your legal obligations to me when providing recommendations 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 are obligated 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. The following is an example to help you understand what this means:

- C&S Wealth and/or its investment advisory representatives may from time to time purchase or sell products or investments that they may recommend to clients. In such circumstances, our firm or its investment adviser representatives may have a financial interest in recommending investments that our firm or its representatives also own.
- Third-Party Payments: While we do not receive compensation from third parties when we recommend investments, our supervised persons or affiliates may recommend insurance products in their individual capacities. This results in an incentive for our supervised persons or affiliates to recommend those insurance products.

Let's discuss... How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/323565>

How do your financial professionals make money?

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Our financial professionals are compensated through a base salary. Some representatives have the opportunity to earn a percentage of the assets they manage.

Representatives also may earn compensation from solicitation of new customers.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

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

No, neither we nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Let's discuss... As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting <http://craftandsage.com> or, emailing at jchristy@craftandsage.com or calling us at (816) 436-9939.