

TAIKO Private Wealth
Form ADV Part 3 (Form CRS): Relationship Summary
January 23, 2024

Item 1: Introduction

TAIKO Private Wealth (TAIKO) is an investment adviser registered with the Securities and Exchange Commission. Investment advisory and brokerage 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 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?

TAIKO provides investment platform services (“Program”) which entail directing the assets of clients to be allocated in various model portfolios created by TAIKO or third-party managers appointed by TAIKO based upon a rigorous due diligence process.

TAIKO will provide investment vehicle due diligence and comprehensive research and strategy reports. In addition, the firm will provide recommended strategic asset/style allocations and investment strategies together with recommendations on rebalancing and manager changes. Under the Program, TAIKO, third-party investment managers and / or other separate account managers appointed by TAIKO, (collectively, the “Managers”) provide access to managed accounts and model portfolios (the “Portfolios”). The Advisers determine which Portfolios the Client assets are to be invested in, and thereafter either TAIKO or the Third-Party Manager implements all trades or trade instructions necessary to cause such assets to be invested in the Portfolios.

TAIKO will establish an account for each client with Program assets. TAIKO, in its discretion, may impose requirements and conditions on the opening and on-going maintenance of an account that participates in the Program. TAIKO will be responsible for determining and then monitoring whether any assets are invested in any portfolio, and if so, that amount of assets to be allocated among one or more portfolios, both initially and throughout the participation in the Program.

At its own expense, TAIKO in its sole discretion will have the right to engage and terminate any third-party portfolio managers to create and manage any portfolios. TAIKO, or managers selected by TAIKO, will retain complete discretion to formulate, monitor, and revise the portfolios.

For additional information, please see Form ADV, Part 2A, Item 8.

Conversation Starter. Ask your financial professional.

- *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 licenses, education, and other qualifications? What do these qualifications mean?*

Item 3: Fees, Costs, Conflicts, and Standard of Care

What fees will I pay?

TAIKO charges an asset-based fee that ranges from 0.20%-1.2% dependent upon several factors including average account size, number of accounts, fee structures of third-party model providers, if applicable. Fees will be calculated at the negotiated rate and will be billed in arrears based upon the average daily account balance at the applicable custodian. In certain circumstances, all fees and account minimums may be negotiable.

In addition to TAIKO’s fees, Clients will be responsible for trading costs, custodian fees, transfer taxes, SEC fees and certain technology fees as further described below. TAIKO pays third-party managers, if appointed by TAIKO, from its portion of the aggregate advisory fee which it bills to clients quarterly in arrears.

All fees paid to TAIKO for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and an occasionally a Marketing/distribution fee.

In addition to the advisory fees we charge, TAIKO also assesses an annual technology fee to each individual account. TAIKO reserves the right to charge this fee annually or charge it broken into monthly

installments. The amount of that fee is determined based on the platform under which the account is managed, as follows:

Account Fee per Registration - \$42.50

Account Fee per Registration (over 5 sleeves) - \$45.00

This flat fee will be charged in addition to our advisory fees and will be charged regardless of the value of each account.

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 interests ahead of yours. At the same time, the way we make money creates some conflicts of interest. You should understand and ask us about these conflicts, because they can affect the investment advice we provide. Here is an example to help you understand what this means.

TAIKO provides its consulting services to numerous types of clients. To mitigate actual and potential conflicts of interest, TAIKO will disallow any investment firm that purchases services from any employee from participating in any recommended list of investment firms prepared on behalf of TAIKO's clients. It is TAIKO's policy that no employee or any member of the employee's immediate family may sell any product or service to any investment firms that currently manage assets on behalf of TAIKO's clients.

How do your financial professionals make money?

TAIKO's advisory professionals are compensated primarily through a salary and bonus structure. However, certain employees may be compensated based upon a percentage of the client advisory fees collected. TAIKO's advisory professionals may receive commission-based compensation for the sale of insurance products.

For additional information, please see the TAIKO Form ADV, Part 2A Brochure

Conversation Starter. Ask your financial professional.

- *Help me understand how these fees and costs might affect my investment? If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*
- *How might your conflicts of interest affect me, and how will you address them?*

Item 4: Disciplinary History

Do your financial professionals have legal or disciplinary history?

TAIKO and its employees have not been involved in any legal or disciplinary events in the past 10 years that would be material to a client's evaluation of the company or its personnel. Visit www.investor.gov/CRS, for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter. Ask your financial professional.

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

Item 5: Additional Information

Who is my primary contact person? Your TAIKO financial professional will be your primary point of contact. However, you may also contact TAIKO's Chief Compliance Officer, at (312) 300-4781 or by email to philk@taiberkosmala.com.