

# FORM CRS – CLIENT RELATIONSHIP SUMMARY

## Palisade Wealth Management

November 2024

### ITEM 1: INTRODUCTION

Palisade Wealth Management is registering with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://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?”

We offer investment advisory services to retail investors. We design and implement portfolios of stocks and bonds tailored to the situations of individual clients to assist them in achieving goals related to retirement planning, tax planning, cash flow management, charitable giving, or other goals. We manage various types of accounts including taxable brokerage accounts, 529 accounts, and several types of retirement accounts including IRA's, Roth IRA's, and SEP-IRA's. We conduct ongoing reviews and monitor our clients' investments as part of our standard service, with reviews occurring at least quarterly.

We exercise ongoing discretionary authority over our clients' accounts, which means we have the ability to place trades in a client account without first seeking the client's permission.

We do not have a formal minimum investment amount for a client to establish a relationship with us.

You may wish to review Items 4 and 7 of our [Form ADV Part 2A brochure](#) for more information.

#### Questions to ask us:

- “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?”

Typically we charge an annual fee between 0.7% and 2.0% depending on the size of the account. The fee is paid in quarterly installments at the start of each quarter, with each installment based on the value of the account on the last day of the prior quarter. The more assets in your account, the more you will pay in fees. We may have an incentive to encourage you to increase the size of your account.

You will pay fees related to the products we buy for your account. We may buy funds that charge an “expense ratio” collected from the assets of the fund. All investors in such funds, including our clients, indirectly pay the funds' expense ratios.

The broker or custodian of your account may charge you administrative fees or transaction fees for certain transactions such as wire transfers, overnight checks, or transfers out.

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.

Additional information about our fees can be found in Item 5 of our [Form ADV Part 2A brochure](#).

#### Questions to ask us:

- “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.

- We manage accounts for multiple clients. We allocate the time we spend based on each client’s needs. This may create a conflict of interest as we grow our client base.
- Owners and employees of the firm may invest in the same securities owned by clients and may have an incentive to give themselves priority when trading. Any such transactions are subject to compliance with our policies regarding personal securities trading.
- For more information about conflicts, see Item 11 of our [Form ADV Part 2A brochure](#).

#### Questions to ask us:

- “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 based upon the advisory fees the firm collects from the accounts managed by each financial professional.

### ITEM 4: DISCIPLINARY HISTORY

#### “Do you or your financial professionals have legal or disciplinary history?”

No. Neither our firm nor any of our financial professionals have a legal or disciplinary history. You may wish to visit <https://www.investor.gov/CRS> for a free and simple search tool to research your financial professional.

#### Questions to ask us:

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

### ITEM 5: ADDITIONAL INFORMATION

Additional information about our services can be found in our [Form ADV brochure](#). You may contact us at 650-387-3808 if you have any questions or would like to request a copy of this relationship summary.

#### Questions to ask us:

- “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?”