

Form CRS: Stash Wealth, LLC Client Relationship Summary (Form “CRS”) (11.11.2024)

Item 1: Introduction	Stash Wealth, LLC (“SW,” “we,” “our,” “us”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. We offer investment advisory services to retail investors. Brokerage and investment advisory services and fees differ, and it is important for retail customers (“you”) to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS , which also provides educational materials about broker-dealers, investment advisers, and investing.						
Item 2: Relationships and Services	<p>What investment services and advice can you provide me?</p> <p>SW works with high earning professionals and offers financial planning and investment advisory services to its clients. When clients purchase the Stash Plan®, an advisor from SW works virtually with a client to create a financial plan which outlines a client’s current financial situation including but not limited to income, tax levels and financial goals and then constructs a plan to aid in the selection of a portfolio that matches a client’s financial goals. Financial planning services are offered as a stand-alone service in addition to advisory services. Individuals who receive a financial plan have the right to decide whether to act upon the recommendations independently or implement the plan with SW. SW provides financial planning recommendations on a non-discretionary basis. Accordingly, you make the ultimate decision whether or not to follow such recommendations. When receiving advisory services through Stash Management®, SW maintains investment discretion for all clients, with respect to securities to be bought or sold and the amount of securities to be bought or sold. Details of this relationship are fully disclosed to the client before any advisory relationship has commenced. Clients may impose restrictions on investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent SW from properly servicing the client account, or if the restrictions would require SW to deviate from its standard suite of services, SW reserves the right to terminate the relationship. There is no account size minimum for the Stash Plan® or the Stash Management® Service. There is a minimum monthly fee of \$200 for the SM Service (\$2,400.00 annually). Our investment advisory service offerings are available to individuals at this time. SW does not maintain custody of client assets; assets are maintained by a qualified custodian. We provide contractually agreed-upon ongoing account monitoring as a standard service.</p> <p>For more detailed information about our advisory business and the types of clients we generally service, please see Items 4 and 7, respectively in our Form <u>ADV Part 2A</u>.</p> <p>Conversation starter. Questions to ask your Financial Professional:</p> <ul style="list-style-type: none"> - 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 Standards of Conduct	<p>What fees will I pay?</p> <p>SW charges a fixed project fee to access its financial planning services: Stash Plan® for Individuals \$5,000.00. Investment advisory services are provided in accordance with the following schedule:</p> <table border="1" data-bbox="516 1241 1214 1367"> <thead> <tr> <th>Assets Under Management</th><th>Fee</th></tr> </thead> <tbody> <tr> <td>Up to \$999,999.99</td><td>1.0%</td></tr> <tr> <td>\$1,000,000.00 and up</td><td>0.80%</td></tr> </tbody> </table> <p>Fees are withdrawn directly from the client’s account by their custodian on a monthly basis, in arrears. At no time will the program fee be less than \$200 per month. SW may from time to time, in its sole discretion, offer lower fees through promotions, referrals and other discounts to some accounts that differ from the fees stated above. Clients may be assessed fees by their respective custodian in conjunction with transactions, account maintenance, etc., as described below. Such fees are separate from SW, and we do not receive any portion of them. There are no transaction-based fees paid to SW.</p> <p>Other Fees and Costs</p> <p>If applicable to your account, your custodian may charge you directly for other fees in addition to brokerage commissions and advisory fees, including: (1) account maintenance fees such as custody, trade confirmation processing, corporate actions, and transfer fees; (2) cash management fees such as cash sweep, checking, and wire fees; and (3) investment specific fees such as those for administration of alternative investments or for foreign securities. Please review the Fee Schedule for your custodian for more information to determine if and when any such fees are applicable to you and your accounts. You should understand that any such fees are not charged by us. You may also incur fees charged by the particular investment product in which you are invested. SW does not receive a portion of any such fees listed in this section at this time. 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.</p> <p>For additional information, please see our Form ADV Part 2A.</p> <p>Conversation starter. Questions to ask your Financial Professional:</p>	Assets Under Management	Fee	Up to \$999,999.99	1.0%	\$1,000,000.00 and up	0.80%
Assets Under Management	Fee						
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	<p>-Help me understand how these fees and costs might affect my investments.</p> <p>- If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</p> <p>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?</p> <p><i>When we act as your investment adviser</i>, 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 that means. SW's employees may invest in the same securities that we recommend to you. This poses a conflict of interest. We do not currently receive compensation from third-parties when we recommend certain products, but do receive compensation for referring current clients to third-party business professionals. This creates a conflict of interest that is mitigated by making such referrals only when they are pertinent to the individual being referred. We do not engage in principal trading; we do not purchase securities in SW's name and then sell such securities to clients. We do not offer proprietary products at this time.</p> <p>Conversation starter. Questions to ask your Financial Professional:</p> <p>How might your conflicts of interest affect me, and how will you address them?</p> <p>For additional information, please review our Form ADV Part 2A.</p> <p>How do your financial professionals make money?</p> <p>Our employees are compensated in the form of an annualized salary and may be eligible for discretionary bonuses based on company, employee, and market performance. Our financial professionals are not compensated based on either the fees we earn from their advisory services or recommendations, or the time and complexity required to meet a client's needs. Our financial professionals are not compensated based on the products they sell. Our financial professionals do not receive any transaction-based compensation.</p>
Item 4: Disciplinary History	<p>Do you or your financial professionals have legal or disciplinary history?</p> <p>No; neither our firm nor our financial professionals have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation starter. Questions to ask your Financial Professional:</p> <p>As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
Item 5: Additional Information	<p>For additional information about our services can be found on our website, www.stashwealth.com. If you would like to request up-to-date information and a copy of the CRS, contact hey@stashwealth.com</p> <p>Conversation Starter. Questions to Ask your Broker:</p> <ul style="list-style-type: none"> - 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?