



## Client Relationship Summary

November 2024

Broadview Wealth Management, LLC is an SEC registered investment adviser. Investment advisory services and fees differ from brokerage services and fees and we feel it is important for you to understand the differences. [Investor.gov/CRS](https://www.investor.gov/crs) is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing.

In addition to the tools provided at [Investor.gov/CRS](https://www.investor.gov/crs), we also encourage you to ask us questions. Below, we provide suggested questions and additional information from Broadview Wealth Management pertaining to those questions.

### *What investment services and advice can you provide me?*

We offer investment advisory services to retail investors. These services include portfolio management, financial planning and retirement planning. To best serve you, we first meet with you to gain an understanding of your current financial situation, your short- and long-term goals, and your risk tolerance. We use this information to recommend an investment portfolio specific to your investment objectives and needs. We also use this information to construct a financial plan and to identify best-practices for building wealth throughout your lives.

Chief Investment Officer reviews and sets the firm's overall investment philosophy and underlying mix of asset classes. We monitor client portfolios as part of an ongoing process with regular account reviews conducted on at least a quarterly basis. Reviews are also triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

We manage portfolios on a non-discretionary basis. This means that we will obtain your consent before each securities transaction, which means you make the ultimate decision regarding all buys and sells of investments. We offer advice on different types of securities.

We have no minimum account size, however we do impose a minimum annual fee of \$1500, which we may waive at our discretion.

*For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure. Our brochure can also be found here: [Broadview Wealth Management ADV Part 2A](#)*

***"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 fees will I pay?*

We provide comprehensive financial planning and portfolio management for a single, combined fee. Our fee is based on your total assets under management with us. The annual fee ranges from .25% to 1.25% per year. The percentage amount we charge goes down as your assets grow. We bill our fee quarterly in arrears, usually deducted automatically from your account. We also offer financial planning services for an hourly or fixed-rate fee for clients who are not using our portfolio management services. Our fee for providing a comprehensive financial plan is \$1500. This is a one-time fee. Broadview Wealth Management reserves the right to negotiate its fees. When we charge an asset-based fee, the more assets we manage, the more you'll pay in management fees. We therefore have a financial incentive for you to increase the assets we manage for you.

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you. Examples of costs you might pay include brokerage commissions, transaction fees, custodial fees, transfer taxes, wire transfer and electronic fund fees. Mutual funds and exchange traded funds also charge fees to have your money invested in those funds. We do not receive any portion of these charges; we are compensated only through our advisory fees from you.

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. Our [Form ADV, Part 2A \(Item 5 and Item 12\)](#) contains more detailed information about fees and costs.

**“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. Our primary potential conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your account with us, we have a potential conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account. However, we will always make the recommendation that we believe is in your best interest. Our firm’s Form ADV, Part 2A and the Part 2B supplement for your advisory professional provide details about applicable conflicts.

**“How might your conflicts of interest affect me, and how will you address them?”**

Our primary conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your account with us, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account. However, we will always make the recommendation that we believe is in your best interest.

The only direct revenue we receive is from the advisory fees you pay to us. However, we have an incentive to recommend our clients use Charles Schwab & Co. Inc. because we receive other benefits, and because it is more efficient for us to have managed assets primarily with one custodian versus managing assets through multiple custodians.

Our [Form ADV, Part 2A](#) contains detailed information about our conflicts of interest.

***How do your financial professionals make money?***

We make money by providing investment management, financial planning and retirement planning services to our clients. We only make money through the fees billed directly to our clients. We do not make any money from third parties we may recommend for investments and other services. The amount of money we make from our clients depends on the number of clients we serve and the total assets under management we maintain for each client. This creates a financial incentive to solicit and retain clients.

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

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

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

***For more detailed information about our investment advisory services, or to request another copy of this Relationship Summary, please contact us at (425) 326-1120 and speak to your advisory professional. You may also visit the SEC’s public disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).***

**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?**