



WhiteRock Wealth Management Co.
Client Relationship Summary
Form ADV Part 3
(Updated March 25, 2024)

Introduction

WhiteRock Wealth Management Co. is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. Advisory and brokerage services and fees differ, and it is important for you to understand the differences. Free and simple tools are available at www.investor.gov/CRS, which is an SEC-sponsored website that provides educational information about investment advisers, broker-dealers, and investing.

Relationships and Services

What investment services and advice can you provide me?

<u>Services</u>	We offer discretionary investment management services (full authority to make decisions to buy and sell securities in your account without your prior permission) and financial planning services (assess your financial situation and provide advice to meet your goals) to clients.
<u>Account Monitoring.</u>	David Gurun, Chief Investment Officer, Kevin R. Tehan, and Matt C. Thompson conduct reviews of your account at least quarterly to ensure consistency with client objectives and restrictions as part of our Standard Services.
<u>Investment Offerings.</u>	We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.
<u>Account Minimums.</u>	We do not have a required minimum account size.

For additional information regarding the services we provide, please refer to our Form ADV, Part 2A disclosure by clicking on the following link: <https://adviserinfo.sec.gov/firm/brochure/37503>. Refer to items 4, 7, 13 and 16.

Conversation Starters: • 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 those qualifications mean?

Fees, Costs, Conflicts, and Standards of Conduct

What fees will I pay?

Fees charged to retail investors are based on a percentage of the value of the assets held in your account to which we are providing services or on a fixed fee basis. Fees are generally payable quarterly in arrears without cashflows and prorated when applicable. In addition, you will pay brokerage, custodian, and account maintenance fees, as well as fees and expenses of underlying mutual funds, as applicable. You will pay fees and costs whether you lose or make 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.

More specific information regarding fees is available in Item 5 of our Form ADV, Part 2A brochure, which may be found here: <https://adviserinfo.sec.gov/firm/brochure/37503>.

Conversation Starters: 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 must 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. For example, if you rollover an IRA account to our firm, we will charge your account for the increase in assets we manage. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

For further information regarding our conflicts of interest and how we address them, see our Form ADV, Part 2A brochure (especially Items 6,8,11,12), which may be found here: <https://adviserinfo.sec.gov/firm/brochure/37503>.

Conversation Starters: 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 paid salaries and may receive additional compensation for their contributions and profitability of the firm. Our compensation plan creates a conflict of interest because as revenues grow and new clients come on board, employee compensation may increase. Neither the firm nor financial professionals receive any commissions in connection with providing investment advice to clients.

Disciplinary History

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

No. Visit investor.gov/CRS for a free and simple research tool to research us and our financial professionals.

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

Additional Information

For additional information about our advisory services, see our Form ADV Part 2A Brochure, available at <https://adviserinfo.sec.gov/firm/brochure/37503>.

You can request up-to-date information and a copy of our most recent relationship summary by contacting us at either 214-691-4451 or david@whiterockwm.com.

Conversation Starters: 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?