

ADV PART 3 – CUSTOMER RELATIONSHIP SUMMARY

RIA SERVICES, LLC D/B/A CWP PRIVATE WEALTH MANAGEMENT

1755 W PARADISE DRIVE, WEST BEND WI 53090

(262) 226-2729

February 14, 2024

Item 1 – Introduction

RIA Services, LLC d/b/a CWP Private Wealth Management ("CWP") is registered with the U.S. Securities & Exchange Commission as an investment adviser. CWP is owned by David S. Lake and David L. Rosenow. CWP does not control any other firm, nor is it engaged in any other business. It is important for the *investor* to understand the differences between brokerage, investment advisory services, and fees. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS).

Item 2 – Relationships and Services

What investment services and advice can you provide me?

1. Investment Advisory Services
2. Financial Planning
3. Discretionary Authority: CWP has discretion to purchase and sell investments.
4. Monitoring Investments: monitor performance, cash balances, and activity for *investor* accounts daily.
5. Quarterly Rebalance
6. Manage stocks, bonds, mutual funds, exchange-traded funds, annuity contracts, and other investments.

CWP does not restrict proprietary holdings, nor does it offer a limited menu of products or types of investments. In addition, CWP does not have requirements for minimum account size or investment amount.

Additional Information

For more detailed information about our services, please refer to Form ADV Part 2A.

Conversation Starters

1. *Given my financial situation, should I choose an investment advisory service? Why or why not?*
2. *How will you choose investments to recommend to me?*
3. *What is your relevant experience, including your licenses, education, and other qualifications?*

You may access relevant experience for David Lake and David Rosenow at www.cwpwealth.com.

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Fees paid to CWP are for advisory services only. You should be aware that in addition to CWP's Investment Management, Financial Planning, and Consulting fee, each fund in which your assets are invested also charges its own fees. These fees are deducted from the fund's reported performance.

Fees for Investment Management Services are calculated as a percentage of the total value of investments under CWP's management as set forth in each client's Investment Management Services agreement. In addition to this advisory fee, there will be transactional, administrative, servicing fees, and commissions charged by the custodian. Custodian means Charles Schwab Advisor Services division of Charles Schwab & Co., Inc.

Fees are payable monthly after the end of the month and are calculated using the market value of the investments in the account(s), including any balances held in money market funds, as of the last business day of the previous month.

The maximum fee charged by CWP is 2.0%.

Additional Information

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.

Conversation Starter

1. *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?

Standard of conduct

When we act as your investment advisor, 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. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Conversation Starter

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

With the respect of how we are paid, the more assets you have, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your accounts.

Additional Information

For more detailed information about our services, please refer to Form ADV Part 2A.

How do your financial professionals make money?

Refer to Item 3 of the CRS.

Item 4 - Disciplinary History

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

Yes. This can be found in our Form ADV Part 2A (Item 9) or at www.cwpwealth.com.

Conversation Starter

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

Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.

Item 5 – Additional Information

If an *investor* would like to request a copy of the Relationship Summary, please call CWP Private Wealth Management at (262) 226-2729. An *investor* can find additional information about investment advisory services in Form ADV Part 2A.

Conversation Starter

1. *Who is my primary contact person?*

Lisa Heiden – Office Manager / Phone: (262) 226-2729

2. *Is he or she a representative of an investment adviser or a broker-dealer?*

Lisa is not a registered representative but is the Office Manager for CWP Private Wealth Management.

3. *Who can I talk to if I have concerns about how this person is treating me?*

David Rosenow – Business Manager / Phone: (262) 226-2729