



LifeInvest Wealth Management, Ltd

CUSTOMER RELATIONSHIP SUMMARY FORM (FORM CRS)

This form provides a summary of the business practices and services provided by LifeInvest Wealth Management, Ltd ("The Firm"). Should you have any questions about the contents of this form please do not hesitate to contact us at +1 (786) 523-0500. The information herein has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The registration as an investment adviser does not imply a certain level of skill or training. Additional information about LifeInvest Wealth Management Ltd, is also available on the Securities and Exchange Commission's website at <https://adviserinfo.sec.gov/firm/summary/146966>.

ITEM 1. INTRODUCTION

LifeInvest Wealth Management Ltd is an investment adviser registered with the Securities and Exchange Commission (SEC) which provides discretionary and non-discretionary investment management services to institutional and individual investors. LifeInvest Wealth Management Ltd ("The Firm") is an independent boutique investment advisory firm founded in 2007. Firm's main objective is to provide personalized, unbiased and transparent financial advisory services to their clients (both individuals and institutions). As an investment advisor, Firm's principal business is to provide fee-based investment advisory services. It is important for the retail investor to know that the fees paid to are different from the fees associated with their bank or broker-dealer. Firm will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will Firm accept or maintain custody of a client's funds or securities.

There are available free and simple tools you may utilize to inform yourself further and research our firm and/or our financial advisors. You may do so at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational material about broker-dealers, investment advisers and investing. We encourage you to use these tools before you make an investment decision.

ITEM 2. RELATIONSHIPS AND SERVICES

Q: "What investment services and advice can you provide me?"

At The Firm, our team of financial advisors and investment professionals evaluate your investment profile as well as your current investments and determine whether these complement each other. Once this evaluation takes place, we provide the appropriate suggestions and changes we may deem necessary. As a financial advisory firm, we have the capability to oversee all your investments with our firm and the readiness to provide the proper blueprint for an appropriate asset allocation and prevent an overlap of investments. As a standard practice we monitor your investments on a quarterly basis. We offer our clients discretionary as well as non-discretionary types of accounts. Discretionary accounts provide The Firm the authority to make investment decisions on behalf of the client. Non-discretionary accounts, on the other hand, leave the ultimate decision regarding the purchase or sale of investments solely on the client. Firm's cumulative minimum account is \$100,000.00. However, based on facts and circumstances Firm may, at its sole discretion, accept accounts with a lower value. We offer additional services like financial planning, and estate planning tailored to your needs. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 via the following link: <https://adviserinfo.sec.gov/firm/>.

As a retail investor, you may ask us the following questions to start a conversation about relationships and services: "Given my financial situation, should I choose an investment advisory service? Why or why not?" "How will you choose investment 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

Q: What fees will I pay?

The Firm offers advisory services for either a fixed asset-based fee or a fee based on a percentage of your assets under management, that are set in and governed by the Agreements (as defined below). Fees are paid on a quarterly or monthly basis, in advance or in arrears, based on the net asset value of the financial assets managed by the Firm as of the last business day of each month, or calculated based on the official value of the accounts or portfolios as reported by the financial institutions that act as brokers and/or custodians for the client (i.e. advisory fees for January, February and March are paid in January in case in advance), (i.e. advisory fees for January, February and March are paid in April in case in arrears). The calculation of the fee varies according to custodian. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 via the following link: <https://adviserinfo.sec.gov/firm/brochure/146966>.

As a retail investor, you may ask a financial professional the following questions to start a conversation about the impact of fees and costs to your investments: "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?"

The fees charged to each client are a function of the type and size of the client's portfolio. These fees range from 0.75% to 2% per annum (payable on a quarterly basis, calculated as 1/4 of the agreed upon percentage fee multiplied by the

Net Asset Value of each account). These fees may be negotiated by the advisor under unusual circumstances, at the sole discretion of the advisor.

The percentage fee schedule is based on the net asset value of the portfolio and is as follows: for accounts that range from \$20,000 to \$250,000 and percentage fee is of 2%. For accounts whose range are from \$250,001 to \$1,000,000 the percentage fee is of 1.75%. For accounts whose range are from \$1,000,001 to \$5,000,000 the percentage fee is of 1.50%. For accounts whose range are from \$5,000,001 to \$10,000,000 the percentage fee is of 1.00% and finally for accounts over \$10,000,001 the percentage fee is of 0.75%. The minimum Annual Fee for all clients is \$1,500.00. Asset management fees will automatically be deducted from the client's account on a quarterly basis by the custodian, except for those accounts with a Performance Fee Agreement. All fees paid to the Firm for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders and the product sponsor in the case of variable insurance products, or Structured Products. These fees and expenses are described in each fund's or variable product's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the sponsor also imposes sales charges, a client may pay an initial or deferred sale or surrender charge. A client could invest in these products directly, without the services of the Firm. In that case, the client would not receive the services provided by the Firm which are designed, among other things, to assist the client in determining which products or services are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the product sponsor and the fees charged by the Firm to fully understand the total fees to be paid.

Additional Fees apply for services like estate planning (details in Investment Advisory Agreement)

Consulting Fees – The Firm. Does not charge Consulting Fees at this time.

Performance Fees – The Firm. Does not charge Performance Fees at this time.

Q. "What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?"

It is important to note that 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. When we act as your investment adviser, we have to act in your best interest and not put our interests 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 to you. Here are some examples to help you understand what this means:

Proprietary Products: Investments that are issued, sponsored, or managed by LifeInvest Wealth Management, or our affiliates. *Third-Party Payments:* Compensation we receive from third parties when we recommend or sell certain investments. *Revenue Sharing:* Investments where the manager or sponsor of those investments or another third party (such as an intermediary) share with us revenue it earns on those investments. *Principal Trading:* Investments The Firm buys from a retail investor, and/or investments we sell to a retail investor, for or from our own accounts, respectively. Please note that none of the above examples are currently applicable to The Firm. We will notify you in case these conflicts ever arise.

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

To address and mitigate potential conflicts of interests, The Firm has developed written policies and a Code of Ethics. We will notify you in case additional conflicts ever arise. Refer to our Form ADV Part 2A via the following link: <https://adviserinfo.sec.gov/firm/brochure/146966> to help you understand what conflicts exist.

Q. How do your financial professionals make money?

The Firm's compensation for investment professionals is based on individual arrangements with each employee. Our Advisors may receive a fixed salary, a variable compensation based on their assets under management and the advisory fees charged to our clients or a combination of both.

ITEM 4. DISCIPLINARY HISTORY

Q. Do your financial professionals have legal or disciplinary history?

No. The Firm is not aware of any legal or disciplinary events that would be material to clients' or prospective clients' evaluation of The Firm or the integrity of our personnel. Please visit investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

**As a retail investor, you may ask a financial professional the following question to start a conversation:
As a financial professional, do you have any disciplinary history? For what type of conduct?**

ITEM 5. ADDITIONAL INFORMATION

You can find additional information about your investment advisory services and request a copy of the relationship summary by contacting us at +1 (786) 523-0500 or at info@lifeinvestwealth.com. You can also find additional information about The Firm in our website www.lifeinvestwealth.com or on the SEC's website at <https://adviserinfo.sec.gov/firm>.

As a retail investor, you may ask a financial professional the following question to start a conversation about contacts and complaints: "Who is my primary contact person? I 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?"