

## CLIENT RELATIONSHIP SUMMARY

---

[Foundation Wealth Management LLC \(“FWM ”\)](http://www.fwmria.com) ([www.fwmria.com](http://www.fwmria.com)) is registered with the [U.S. Securities and Exchange Commission \(“SEC”\)](http://www.sec.gov) ([www.sec.gov](http://www.sec.gov)) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. There are free and simple tools available for investors to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS). This site also provides educational materials about broker-dealers, investment advisers, and investing.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

FWM offers wealth management services to retail investors. These services include investment management and financial planning. Our service includes ongoing monitoring of your investment portfolio when you have an Assets Under Management Agreement. These investments include mutual funds, alternative investments, exchange-traded funds (“ETFs”), equities, and fixed income securities. Our financial planning services include periodic reviews scheduled at regular, mutually agreed upon intervals. We offer investment management on both a discretionary and a non-discretionary basis. When we have discretion, this means that we will be authorized by you to make investment recommendations for your account(s) and will buy and sell the securities we have recommended to you with your funds for your account(s). When we do not have discretionary authority to invest your account(s), you as the investor make the ultimate decision whether to purchase or sell the securities recommended to you. FWM does not have a minimum account requirement. For more detailed information about our services, refer to our [Form ADV Part 2A Brochure](https://adviserinfo.sec.gov/firm/summary/127134). (<https://adviserinfo.sec.gov/firm/summary/127134>)

### QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

---

- *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?*

### WHAT FEES WILL I PAY?

**Description of Principal Fees and Costs:** FWM is compensated for Financial Planning Services either by negotiated fixed fees or as part of the Investment Management Service. In either case the services and fees are specified in an agreement between you and FWM. FWM negotiates terms of the planning agreement with clients on a case-by-case basis. Fees are determined based on the nature of the services provided and the complexity of each client’s circumstances. FWM requires one-half of the financial planning fee to be paid upon entering into the written agreement with the balance due upon completion of the financial plan or other agreed upon services. Financial planning fees may be waived at the discretion of management.

FWM is a fee-only firm. FWM is compensated for Wealth Management Services through fees calculated using the value of their client’s assets on the last day of the previous quarter. Clients are billed in advance on a quarterly basis and fees can be pro-rated. Clients will be charged at the rate set forth in their Investment Management Agreement. FWM client relationships are subject to a minimum annual advisory fee of \$5000. When you are charged an asset-based fee, the more assets there are in your account, the more you will pay in fees. It is to FWM’s benefit when assets in managed accounts are increased.

**Description of Other Fees and Costs:** All fees paid to FWM are separate and distinct from the fees and expenses that may be charged by other advisors (including separate account managers, mutual funds and/or ETFs), custodians, banks and brokers. Other fees charged to you that are related to your account are fees paid to the custodian and broker, fees related to mutual funds, ETFs, transactional fees and product-level fees.

**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*

## CLIENT RELATIONSHIP SUMMARY

---

costs you are paying. The fees for investment advisory services are described in further detail in our firm's ADV, in particular, [Part 2A brochure, Items 5.A., B., C., and D.](#) (<https://adviserinfo.sec.gov/firm/summary/127134>)

### ***QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL***

---

- *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 wealth adviser, we have to act in your best interest and may 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 that we provide to you. Here are some examples to help you understand what this means.*

When you are charged an asset-based fee, the more assets you have, the more you will pay in fees. It is to FWM's benefit when managed assets are increased. If you rollover an IRA account to our firm, we will charge your account and make money. FWM recommends that client assets be held in brokerage accounts held at Fidelity Investments (Fidelity). FWM receives from Fidelity computer software and system support as a result of its aggregate level of client assets at Fidelity. This creates an incentive for FWM to recommend Fidelity to retail investors. For more detailed information regarding conflicts of interest, please see our [Form ADV Part 2A](#) <https://adviserinfo.sec.gov/firm/summary/127134> Items 5, 10, 12, and 14.

### ***QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL***

---

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

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

As a Registered Investment Advisory firm, we are strictly fee only. We accept no commissions, sell no products, and take no referral fees. Our financial professionals are paid a salary and other non-cash compensation in the form of an employee benefits package. Our financial professionals can earn additional compensation for servicing existing client relationships and for obtaining new client relationships for the firm. The factors which affect how much our financial professionals are paid include: the amount of client assets they service; the revenue received by the firm for financial advisory services conducted by the financial professional; and the time and complexity required to meet a particular clients' financial needs and objectives.

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No, FWM and our financial professionals do not have any legal or disciplinary history to report. Please see [Investor.gov/CRS](https://investor.gov/CRS) for a free search tool to research FWM and our Financial Professionals.

### ***QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL***

---

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

**ADDITIONAL INFORMATION**

You may also find additional information about our Firm and your Financial Professional on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov). Please call us at (314) 726-6789 for up-to-date information about our services or to request a copy of our relationship summary.

### ***QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL***

---

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser?*
- *Who can I talk to if I have concerns about how this person is treating me?*