

Earned Wealth Form CRS July 2024

Introduction

We are registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, which include financial planning and investment consulting, investment management, wealth management, and retirement plan consulting. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. Financial planning and investment consulting recommendations are not actively monitored. There are no material limitations to our monitoring. We accept discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. We do not offer advice only with respect to proprietary products. We offer advice on primarily on the selection of other investment managers as well as on various mutual funds, exchange-traded funds, individual debt and equity securities, and options. Our services are subject to a minimum annual fee of \$2,400.

Additional information about our services can be found in [Items 4, 5, and 7 of our Disclosure Brochure](#).

Let's discuss...

- *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?

We charge fees for our advisory services and those fees vary among the types of services we offer. We charge a fixed fee for financial planning and investment consulting. We charge a percentage of assets under management fee for investment management and wealth management services. For project-based services, fees can be charged up-front or one-half of the fees can be due upon engaging us while the remainder is due upon delivery of the services. For ongoing services, the annual fee is prorated and charged quarterly in arrears.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. These additional charges include securities brokerage commissions, transaction fees, custodial fees, fees attributable to alternative assets, reporting charges, fees charged by the Independent Managers, margin and other borrowing costs, charges imposed directly by a mutual fund or ETF in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so we have an incentive to encourage you to increase the assets in your account or manage them in a way where we charge higher fees. 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.

Additional information about our fees can be found in [Item 5 of our Disclosure Brochure](#).

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Let's discuss... *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. Here are some examples to help you understand what this means.

- **Affiliate Referrals:** We do not receive compensation from third parties when we recommend investments. We do, however, have affiliated entities we recommend. Should you choose to engage with an affiliate, you will enter into a separate agreement(s) for separate compensation. Our Supervised Persons may receive compensation based on these referrals, which creates a conflict of interest. In the event of any referral to Earned from an affiliate, the affiliation with Earned will be disclosed.

Let's discuss... How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found [throughout our Disclosure Brochure](#).

How do your financial professionals make money?

Our financial professionals receive a salary and potential bonus based on client and firm growth.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

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

Yes, one of our professionals in their personal capacity had a settlement with creditors. Please visit [Investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

We will discuss the following questions with you to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

No, neither we nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Let's discuss... *As a financial professional, do you have any disciplinary history? For what type of conduct?*

You can find additional information about our services on our website at www.earnedwealth.com and in our Disclosure Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, call us at (914) 417-4556.

Let's discuss... *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?*

Exhibit to Form CRS filed July 2024

In this update, we:

- Removed our onboarding fee in the section titled “What investment services and advice can you provide me?”
- Updated language regarding our relationship with affiliates in the section titled “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?”
- Changed the following language in the section titled “Do you or your financial professionals have legal or disciplinary history?” from “No” to “Yes, one of our professionals in their personal capacity had a settlement with creditors.”