

Harlow Wealth Management, Inc.

Form CRS: Client Relationship Summary

August 9, 2024

INTRODUCTION	<p>Harlow Wealth Management, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p> <p>Throughout this summary we have provided some “conversation starters” which you may wish to discuss with us as a way to get to know us better. They are identified these items as bullet points throughout this summary.</p> <p>Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?	<p><i>We provide investment management and financial planning services to clients.</i></p> <p>When providing portfolio management services, we may manage accounts internally, or may recommend the use of third-party investment managers. When managing internally, we generally have discretion to make investment decisions and are responsible for monitoring and reporting. When a third-party investment manager is used, they have the discretion to make investment decisions and are responsible for reporting, while we provide ongoing oversight.</p> <p>We do not sell proprietary investment products or limit clients to certain types of investments. Portfolio management services are tailored to your individual needs, and you may impose restrictions related to the level of discretion granted, the types of investment used, etc. We generally require a minimum account size of \$500,000 but may accept smaller engagements. The minimum amounts required by outside providers vary.</p> <p>When providing financial planning, we provide advice in areas such as taxes, retirement, estates, insurance, etc. Services are provided on an as needed basis, and you decide whether to implement our recommendations. Written plans are included in some situations.</p> <p>More information about our services can be found in Item 4 of our Form ADV Part 2A brochure, which is available at https://adviserinfo.sec.gov/firm/summary/148315</p> <p style="text-align: right;"><u>CONVERSATION STARTERS:</u></p> <p style="text-align: right;"><i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></p> <p style="text-align: right;"><i>How will you choose investments to recommend to me?</i></p> <p style="text-align: right;"><i>What is your experience, including your licenses, education, and other qualifications?</i></p> <p style="text-align: right;"><i>What do these qualifications mean?</i></p>
WHAT FEES WILL I PAY?	<p>For investment management engagements, you pay an ongoing asset-based fee. Asset based fees give an advisor an incentive to increase the assets in a client account since the more you have in an account, the more you will pay. Your fee may be deducted from your account either monthly or quarterly in advance or arrears depending on the platform used.</p> <p>Our fees are separate from brokerage charges, custodial fees, mutual fund or ETF expenses, taxes, or other fees charged by outside parties, although brokerage charges may be included on some platforms. When a third-party manager is used, the overall fee you pay is split between us and that manager.</p> <p>Financial planning services are provided at no extra charge as part of an ongoing investment management engagement,</p> <p>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</p>

Harlow Wealth Management, Inc.

Form CRS: Client Relationship Summary

August 9, 2024

	<p>understand what fees and costs you are paying.</p> <p>For more information on our fees, see Item 5 of our Form ADV Part 2A, which can be found at https://adviserinfo.sec.gov/firm/summary/148315.</p> <p>CONVERSATION STARTERS:</p> <p><i>Help me understand how these fees and costs might affect my investments.</i></p> <p><i>If I give you \$10,000, how much will go to fees and costs and how much will be invested?</i></p> <p><i>How might your conflicts of interest affect me and how will you address them?</i></p>
<p>WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN PROVIDING RECOMMENDATIONS?</p> <p>HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?</p>	<p>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 affect the investment advice, we provide you with. Here are some examples to help you understand what this means.</p> <p>Some firms earn incentives for using proprietary products in client accounts and some firms trade investments from their own inventory with their clients. We do not engage in these activities. We do, however, share revenues when using outside managers with the Sub-Advisors with whom we have arrangements which is a conflict of interest. We also receive some non-monetary benefits from our custodians and providers to whom we direct business and the receipt of these benefits is also a conflict.</p> <p>Wherever possible we disclose and mitigate these conflicts by acting in what we believe is your best interest.</p> <p>CONVERSATION STARTERS:</p> <p><i>Procedures are in place to monitor recommendations that may not be in your best interest.</i></p> <p><i>How might your conflicts of interest affect me and how will you address them?</i></p>
<p>HOW DO HARLOW FINANCIAL PROFESSIONALS MAKE MONEY?</p>	<p>Our financial professionals are compensated with base salary, revenue sharing, and insurance sales commissions. Our financial professionals may receive compensation for insurance sales but do not receive economic benefits or other compensation from outside parties for investment sales.</p> <p>CONVERSATION STARTERS:</p> <p><i>If you are confused about the relationship between a financial professional's outside activity and our firm, please contact us immediately at (360) 573-2522.</i></p>
<p>DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?</p>	<p>Certain individuals do but others do not. Visit Investor.gov/CRS for a free and simple search tool to research us and our professionals.</p> <p>CONVERSATION STARTERS:</p> <p><i>Please explain your disclosure history to me.</i></p> <p><i>Please explain your firm's disclosure history to me.</i></p>
<p>ADDITIONAL INFORMATION</p>	<p>You can find additional information about our firm's investment advisory services as well as the firm's other business lines on the SEC's Investment Advisor Public Disclosure site at https://adviserinfo.sec.gov/firm/summary/148315. You may also visit our website at http://www.harlowwealth.com/ to request a obtain copy of this relationship summary and other up-to-date information. You can also contact us by phone at (703) 748-5831 to obtain an up-to-date, free of charge Customer Relationship Summary.</p> <p>CONVERSATION STARTERS:</p> <p><i>Who is my primary contact person?</i></p> <p><i>Is he or she a representative of an investment adviser or a broker-dealer?</i></p> <p><i>Who can I talk to if I have concerns about how this person is treating me?</i></p>