

## Warther Private Wealth, LLC

September 3, 2024

### FORM CRS

Warther Private Wealth, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

#### What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Investment Management Services; Financial Planning Services; Portfolio Management Services; ; Pension Consulting Services; Investment Advisory Consulting Services.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/summary/125145>.

**Account Monitoring:** If you open an investment account with our firm, we will monitor your accounts on a periodic basis, and will rebalance the portfolio as required by changes in market conditions and in your financial circumstances. Our firm will conduct reviews at least quarterly to ensure the advisory services provided to you is consistent with your stated investment needs and objectives. The frequency and level of review may be more or less depending upon the complexity of your individual circumstances

**Investment Authority:** We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

**Investment Offerings:** We provide advice primarily on equities, bonds and investment company securities. Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and capital gains if the value of the stock increases. Bonds are fixed income investments that generally pay a return on a fixed schedule, though the amount of the payments can vary. Exchange traded funds ("ETF") investment funds trade on stock exchanges, similar to stocks. Mutual funds are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities or any combination thereof various types of investments. We may use other types of investments as appropriate to meet your needs. We may increase cash holdings as deemed appropriate based on your risk tolerance and short and long term goals.

**Account Minimums and Requirements:** We generally require a minimum account size of \$250,000 to effectively implement our investment process. However, at our discretion, we may accept clients who may not otherwise qualify to participate in our financial planning services if it appears that they will meet the requirements shortly after the execution of a financial planning agreement.

#### Key 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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 clicking this link <https://adviserinfo.sec.gov/firm/summary/125145>

- **Asset Based Fees** - Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets; We have a tiered fee schedule that ranges from 1.25% to 2.25%, which can be found on our Form ADV Part 2A, Item 5 by clicking this link <https://adviserinfo.sec.gov/firm/summary/125145>
- **Hourly Fees** - We charge an hourly fee of \$175 for financial planning services, which is negotiable depending on the scope and complexity of the plan, your situation, and your financial objectives.
- **Fixed Fees** - We may charge a fixed fee for financial planning services, which generally ranges between \$8,000 - \$50,000. The fee is negotiable depending upon the complexity and scope of the plan, your financial situation, and your objectives.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

**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.**

**Key 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 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.

- **Compensation from Third Parties:** Individuals associated with our firm receive compensation in the form of annuity company commissions from third parties for recommending or selling investments;
- **Third-Party Payments - Broker-Dealer:** Persons providing advice on behalf of our firm are registered representatives with a broker-dealer. These persons receive compensation in connection with the purchase and sale of securities or other investment products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment products based on the compensation received rather than solely based on your needs.
- **Third-Party Payments - Insurance:** Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.

Refer to our Form ADV Part 2A by clicking this

link <https://adviserinfo.sec.gov/firm/summary/125145> to help you understand what conflicts exist.

**Key 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?**

The financial professionals servicing your account(s) are compensated based on the amount of client assets they service; Other compensation (*from Third-Party payments*) is described in the section above within this form CRS. This presents an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets.

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

Yes, our firm or our financial professionals currently have legal or disciplinary history to disclose. These events are disclosed in either our Form ADV or the specific individual's Form U4. These documents can be found by going to [Investor.gov/CRS](https://investor.gov/CRS).

**Key Questions to Ask Your Financial Professional**

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 330-867-6999 or click the link provided <https://adviserinfo.sec.gov/firm/summary/125145>.

**Key Questions to Ask Your Financial Professional**

- **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?**