

Form ADV Part 3: Relationship Summary
West Branch Capital LLC

Introduction

West Branch Capital LLC is a fee only investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

What Investment Services and Advice Can You Provide Me?

Description of Services: West Branch Capital offers the following investment advisory services to retail investors. For more details, please see *Item 4* of our *Form ADV Part 2A*. (1) Portfolio Management Services which involves us managing and trading your designated account(s) consistent with your investment goals. We continuously monitor your account(s) and contact or meet with you from time to time. Portfolio management services are provided on a discretionary basis, meaning we will have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. However, you can restrict us from buying certain types of securities such as tobacco, fossil fuels or others without limitations. For more information about investment authority, please see *Item 16* of our *Form ADV Part 2A*. (2) Financial Planning & Consulting Services are provided to new and existing Portfolio Management Clients. Financial consulting is used when a written financial plan is not needed. We provide tax strategy and guidance on estate planning, insurance and retirement planning.

Investment Offerings: When providing investment services, we do not recommend or offer proprietary products. We have the flexibility of procuring securities and products for our investment portfolios through broker dealers, custodians and other providers of investment services or directly invest in individual securities such as bonds and stocks.

Account & Fee Minimums: We require a minimum of \$1,000,000 in order to open an account managed by us, but the minimum may be waived at our discretion.

Conversation Starters: *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 & Costs: Fees for our Portfolio Management Services are charged based on a percentage of assets under management, billed in arrears on a quarterly calendar basis, and calculated based on the market value of your account(s) as of the last business day of the current billing period. Our fees will go up when the market value of your account(s) go up and our fees will go down when the market value of your account(s) go down. The annual fee will be based upon a fee schedule which ranges between 0.25% to 1.50%. Our fees are negotiable and vary from client to client. Because our fee is based upon the value of your account(s) we have an incentive to recommend that you increase the level of assets in your account(s). You will incur other fees and expenses. For example, the broker-dealer/custodian on your account will charge you transaction fees. You will be charged management fees and other fund expenses by the fund if we acquire funds for your portfolio. Financial Planning & Consulting Services are provided in connection with or as part of portfolio management for no additional fee.

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 costs you are paying. For more information about the fees we charge and the other fees and expenses you will incur, please see *Item 5 of Form ADV Part 2A*.

Conversation Starters: 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?

Standard of Conduct: When we act as your investment adviser, we must 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 is an example to help you understand what this means. We actively manage our accounts while at the same time manage client accounts. This potentially creates a conflict of interest, and we have a policy and procedure in place to mitigate this conflict.

Conversation Starters: How might your conflicts of interest affect me, and how will you address them?

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see *Item 5, Item 11, Item 12, and Item 14* of our *Form ADV Part 2A*.

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of IARs: We compensate our investment adviser representatives with a salary and bonuses dependent on the fee revenue generated by the adviser and or the firm.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

Conversation Starters: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information About West Branch Capital

Additional information about us and copies of our Form ADV Part 2A disclosure brochure and this relationship summary are available on the Internet at <https://westbranchcapital.com/>. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/133813>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at (413) 256-1225.

Conversation Starters: 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?

Amended Form ADV Part 3: *Relationship Summary*

**West Branch Capital LLC
Summary of Material Changes Exhibit**

September 2024

This is a Summary of Material Changes to our Form ADV Part 3, which describes the material changes since our Form ADV Part 3 was last filed in March 2022. Changes to our Form ADV Part 3 are as follows:

- We updated the Description of Principal Fees & Costs section which previously stated.
 - The annual fee will be based upon a fee schedule which ranges between .65% and 1.50%.
- The new language is as follows.
 - The annual fee will be based upon a fee schedule which ranges between 0.25% to 1.50%. Our fees are negotiable and vary from client to client.