

MEMBERS' WEALTH, LLC

CLIENT RELATIONSHIP SUMMARY

[Members' Wealth, LLC](#) (Members' Wealth) is registered with the U.S. Securities and Exchange Commission ("SEC") 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](https://www.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?

Members' Wealth offers discretionary or non-discretionary investment advisory services to individuals and high net worth investors. Investment advisory services we offer include financial and estate planning services and other related or unrelated services at the request of the investor. Our services include ongoing monitoring of your investment portfolio. Members' Wealth is typically granted discretionary authority to buy and sell investments in your account without seeking approval in advance. We may also offer our services on a non-discretionary basis, which means we are required to obtain your consent prior to executing any trades in your accounts. Therefore you will make the ultimate decision regarding the purchase or sale of investments in your accounts. However, we may not be able to aggregate your order with other client orders under this type of authority and therefore you may not receive the same price as other clients. These recommendations include mutual funds, exchange-traded funds ("ETFs"), options, equities, and fixed income securities. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. Members' Wealth does not limit its recommendations and has a minimum account value requirement of \$1,000,000 for investors to engage in our services. However, that minimum can be waived at the discretion of the adviser. For more detailed information about our services, refer to our [Form ADV Part 2A](#).

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: Members' Wealth charges its investors fees based on assets under management. The services and fees are specified in an agreement between you and Members' Wealth. The fee is calculated based on a percentage of the value of an investor's account on the last business day of the previous quarter. The more assets you have, the more fees you will pay us. Clients are billed in advance on a quarterly basis, at the rate set forth in their Investment Management Agreement. Fees range from .5% - 1% annually. However, Members' Wealth has the authority to negotiate fees. We will also charge a fixed fee for additional services such as financial planning and consulting services that are of limited duration or nature.

Description of Other Fees and Costs: 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, variable annuities, third-party manager, and transactional 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 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.

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?*

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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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means.

It will benefit Members' Wealth to recommend that clients increase the assets in their accounts and make IRA rollovers from 401(k) plans to accounts managed by Members' Wealth. The more assets that a Members' Wealth client's advisory account holds, the more Members' Wealth and its financial professionals are paid in fees. Members' Wealth has a financial incentive to encourage a client to increase the assets in his or her account with the firm.

Additional Information: For more detailed information regarding conflicts of interest, please see [our Form ADV, Part 2A brochure](#).

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

For more detailed information regarding conflicts of interest, please see our [Form ADV 2A](#) brochure.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

- Our financial professionals are primarily employees of Members' Wealth. The agreement between each financial professional and Members' Wealth sets out the payments we make to them. Those who provide investment advisory services receive a portion of the advisory fee you pay. We also compensate financial professionals based on production, including payments based on the amount of client assets they service.

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

No, Members' Wealth and our Financial Professionals do not have any legal or disciplinary history to report. Please see [Investor.gov/CRS](https://www.investor.gov/crs) for a free search tool to research Members' Wealth 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. Please call us at (267) 367-5453 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?*

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Material Changes

The following material changes have been made to our Form CRS:

- We have amended “What Investment Services and Advice Can You Provide Me” to include non-discretionary management of assets. Please see this section for additional information.