

# Disclosure Brochure

March 27, 2024



High Point Wealth Management, LLC

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This brochure provides information about the qualifications and business practices of High Point Wealth Management, LLC (hereinafter "High Point Wealth"). If you have any questions about the contents of this brochure, please contact Bradford Gruby at (908) 975-3367. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about High Point Wealth is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

High Point Wealth is an SEC Registered Adviser. Registration does not imply any level of skill or training.

## **Item 2. Material Changes**

In this Item, High Point Wealth is required to discuss any material changes which have been made to the brochure since the last annual amendment filed March 20, 2023. The firm has the following changes to report:

High Point Wealth has moved its location to 31 Fairmount Ave., Suite #105, Chester, NJ 07930. Its phone number has stayed the same at (908) 975-3367.

High Point Wealth is now registered with the SEC. Its prior ADV filing was as a State Registered firm.

High Point Wealth has added a new Advisor, John F. Stuart, to its staff.

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## Item 4. Advisory Business

High Point Wealth was founded in 2008 with a mission to provide independent, high quality financial planning and investment advisory services. Bradford Gruby is the principal owner of High Point Wealth. As of January 2, 2024, High Point Wealth had \$127,664,590 in assets under management, all of which was managed on a discretionary basis.

Prior to engaging High Point Wealth to provide any of the foregoing investment advisory services, the client is required to enter into one or more written agreements with High Point Wealth setting forth the terms and conditions under which High Point Wealth renders its services (collectively the "*Agreement*"). Neither High Point Wealth nor the client may assign the *Agreement* without the consent of the other party. A transaction that does not result in a change of actual control or management of High Point Wealth is not considered an assignment.

This disclosure brochure describes the business of High Point Wealth. Certain sections will also describe the activities of *Supervised Persons*. *Supervised Persons* are any of High Point Wealth's officers, partners, directors (or other persons occupying a similar status or performing similar functions), or employees, or any other person who provides investment advice on High Point Wealth's behalf and is subject to High Point Wealth's supervision or control.

### Financial Planning and Consulting Services

High Point Wealth provides its clients with a broad range of comprehensive financial planning and consulting services (which may include non-investment related matters). These services are tailored to the needs of the client, but generally place an emphasis on retirement planning and college expense planning. In most cases, the financial planning services are bundled together with Investment Management services described below. The fees for these services are bundled as part of Investment Management Fees described in Section 5.

In performing its services, High Point Wealth is not required to verify any information received from the client or from the client's other professionals (e.g., attorney, accountant, etc.) and is expressly authorized to rely on such information. When appropriate, High Point Wealth will recommend the services of itself, and/or other professionals to implement its recommendations. Clients are advised that a potential conflict of interest exists when High Point Wealth recommends its own additional services to a client. High Point Wealth always endeavors to act in the best interest of each of its clients. The client is under no obligation to act upon any of the recommendations made by High Point Wealth under a financial planning or consulting engagement or to engage the services of any such recommended professional, including High Point Wealth itself. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any of High Point Wealth's recommendations. Clients are advised that it remains their responsibility to promptly notify High Point Wealth if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating, or revising High Point Wealth's previous recommendations and/or services.

## **Investment Management Services**

Clients can engage High Point Wealth to manage all or a portion of their assets on a discretionary or non-discretionary basis. High Point Wealth primarily allocates clients' investment management assets among mutual funds, exchange-traded funds (ETFs), index funds, and individual debt and equity securities in accordance with the investment objectives of the client. High Point Wealth also provides advice about any type of investment or legacy position otherwise held in clients' portfolios.

High Point Wealth upon request renders non-discretionary investment management services to clients relative to variable life/annuity products that they own, their individual employer-sponsored retirement plans, and/or 529 plans or other products that are not held by the client's primary custodian. In so doing, High Point Wealth either directs or recommends the allocation of client assets among the various investment options that are available with the product. Client assets are maintained at the specific insurance company or custodian designated by the product.

High Point Wealth tailors its advisory services to the individual needs of clients. High Point Wealth consults with clients initially and on an ongoing basis to provide Investment Management services, and offers Financial Planning which evaluates risk tolerance, time horizon and other factors that may impact the clients' investment needs. High Point Wealth seeks to ensure that clients' investments are suitable for their investment needs, goals, objectives and risk tolerance.

Clients are advised to promptly notify High Point Wealth if there are changes in their financial situation or investment objectives or if they wish to impose any reasonable restrictions upon High Point Wealth's management services.

When we provide investment advice to clients regarding retirement plan accounts or individual retirement accounts, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act of 1974, as amended ("ERISA") and/or the Internal Revenue Code (the "Code"), as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with client interests, so we operate under a special rule that requires us to act in our clients' best interest and not put our interest ahead of theirs.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of clients' when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in our clients' best interest;
- Charge no more than is reasonable for our services; and
- Give clients basic information about conflicts of interest.

When providing recommendations to retirement plan accounts involving rollover considerations, there are generally four options regarding an existing retirement plan account. An employee may use a combination of those options, such as; (i) leave the funds in the former employer's plan, if permitted, (ii) roll over the funds to a new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the individual's age, result in adverse tax consequences). If we recommend that a client rollover a retirement plan assets into an account to be managed by our firm, such recommendation creates a conflict of interest insofar as we will earn an advisory fee on the rolled over assets. Clients are under no obligation to roll over retirement plan assets to an account managed by us.

## **Item 5. Fees and Compensation**

High Point Wealth offers its services on a fee basis, typically based on a percentage of assets under management for investment management services, and hourly and/or fixed fees for financial planning services.

### **Financial Planning and Consulting Fees**

High Point Wealth typically bundles its financial planning services as part of the Investment Management Fee described below. However, if clients only wish Financial Planning services (and not Investment Management Services), or, if clients request to have the services unbundled, High Point Wealth charges a fixed fee and/or hourly fee for financial planning and consulting services. These fees are negotiable, but generally range up to \$2,500 on a fixed fee basis and/or from \$200 to \$250 on an hourly rate basis, depending upon the level and scope of the services and the professional rendering the financial planning and/or the consulting services. If the client engages High Point Wealth for additional investment advisory services, High Point Wealth usually offsets all or a portion of its fees for those services based upon the amount paid for the financial planning and/or consulting services.

Prior to engaging High Point Wealth to provide financial planning and/or consulting services, the client is required to enter into a written agreement with High Point Wealth setting forth the terms and conditions of the engagement. Generally, High Point Wealth requires one-half of the financial planning / consulting fee (estimated hourly or fixed) payable upon entering the written agreement. The balance is generally due upon delivery of the financial plan or completion of the agreed upon services.

### **Investment Management Fee**

High Point Wealth provides investment management services for an annual fee based upon a percentage of the market value of the assets being managed by High Point Wealth. High Point Wealth's annual fee is exclusive of, and in addition to brokerage commissions, transaction fees, and other related costs and expenses which are incurred by the client. High Point Wealth does not, however, receive any portion of these commissions, fees, and costs. High Point Wealth's annual fee is prorated and charged quarterly, in arrears, based upon the market value of the assets being managed by High Point Wealth on the last day of the previous quarter. The annual fee varies (between 0.25% and 1.00%) depending upon the market value of the assets under management and the type of investment management.

### **Fee Discretion**

High Point Wealth, in its sole discretion, will under certain circumstances negotiate to charge a lesser advisory fee based upon certain criteria (i.e., anticipated future additional assets, related accounts, pre-existing client, *pro bono* activities, etc.).

## **Fees Charged by Financial Institutions**

As further discussed in response to Item 12 (below), High Point Wealth recommends that clients utilize the brokerage and clearing services of Fidelity Institutional Wealth Services ("*Fidelity*") for investment management accounts.

High Point Wealth may only implement its investment management recommendations after the client has arranged for and furnished High Point Wealth with all information and authorization regarding accounts with appropriate financial institutions. Financial institutions include, but are not limited to, *Fidelity*, any other broker-dealer recommended by High Point Wealth, trust companies, banks etc. (collectively referred to herein as the "*Financial Institutions*").

Under certain circumstances, Clients will incur certain charges imposed by the *Financial Institutions* and other third parties such as custodial fees, charges imposed directly by a mutual fund or ETF in the account, which is 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. Such charges, fees and commissions are exclusive of and in addition to High Point Wealth's fee.

## **Fee Debit**

High Point Wealth's *Agreement* and the separate agreement with the *Financial Institutions* authorize High Point Wealth to debit the client's account for the amount of High Point Wealth's fee and to directly remit that management fee to High Point Wealth. Any *Financial Institutions* recommended by High Point Wealth have agreed to send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to High Point Wealth.

## **Fees for Management During Partial Quarters of Service**

For the initial period of investment management services, the fees are calculated on a *pro rata* basis.

The *Agreement* between High Point Wealth and the client will continue in effect until terminated by either party pursuant to the terms of the *Agreement*. High Point Wealth's fees are prorated through the date of termination and any remaining balance is charged or refunded to the client, as appropriate.

Additions may be in cash or securities provided that High Point Wealth reserves the right to liquidate any transferred securities or decline to accept particular securities into a client's account. High Point Wealth consults with its clients about the options and ramifications of transferring securities. However, clients are advised that when transferred securities are liquidated, they are subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications.

If assets are deposited into or withdrawn from an account after the inception of a quarter, the fee payable with respect to such assets will not be adjusted or prorated based on the number of days remaining in the quarter.



## **Item 6. Performance-Based Fees and Side-by-Side Management**

High Point Wealth does not provide any services for performance-based fees. Performance-based fees are those based on a share of capital gains on or capital appreciation of the assets of a client.

## **Item 7. Types of Clients**

High Point Wealth provides its services to individuals, pension and profit-sharing plans, trusts, estates, and charitable organizations.

## **Item 8. Methods of Analysis, Investment Strategies and Risk of Loss**

### **Methods of Analysis**

High Point Wealth's primary methods of analysis are fundamental and cyclical.

Fundamental analysis involves the fundamental financial condition and competitive position of a company. High Point Wealth will analyze the financial condition, capabilities of management, earnings, new products and services, as well as the company's markets and position amongst its competitors in order to determine the recommendations made to clients. The primary risk in using fundamental analysis is that while the overall health and position of a company may be good, market conditions may negatively impact the security.

Cyclical analysis is similar to technical analysis in that it involves the analysis of market conditions at a macro (entire market/economy) or micro (company specific) level, rather than the overall fundamental analysis of the health of the particular company that High Point Wealth is recommending. The risks with cyclical analysis are similar to those of technical analysis.

### **Investment Strategies**

High Point Wealth selects securities primarily based on asset allocation considerations for a given client. Specifically, High Point Wealth tries to determine the mix of common stocks, bonds, and money market instruments (i.e. cash investments) that offers the best combination of potential return for a client's risk tolerance. High Point Wealth aims to maximize long-term total return while providing appropriate diversification. To implement this, in addition to the types of securities described above in Item 4, High Point Wealth may allocate all or a portion of clients' assets to large-capitalization U.S. stocks, long-term U.S. Treasury bonds, corporate bonds, municipal bonds, certificates of deposit, or money market instruments. High Point Wealth often utilizes ETFs to provide diversification to client's equity portfolios. For those clients with bond portfolios, a laddering strategy is used to moderate the impact of future interest rate changes.

### **Risks of Loss**

#### *General Risk of Loss*

Investing in securities involves the risk of loss. Clients should be prepared to bear potential loss.

#### *Market Risks*

The profitability of a significant portion of High Point Wealth's recommendations may depend to a great extent upon correctly assessing the future course of price movements of stocks, bonds and other asset classes. There can be no assurance that High Point Wealth will be able to predict those price movements accurately.

### *Mutual Funds and Exchange-Traded Funds (ETFs)*

An investment in a mutual fund or ETF involves risk, including the loss of principal. Mutual fund and ETF shareholders are necessarily subject to the risks stemming from the individual issuers of the fund's underlying portfolio securities. Such shareholders are also liable for taxes on any fund-level capital gains, as mutual funds and ETFs are required by law to distribute capital gains in the event they sell securities for a profit that cannot be offset by a corresponding loss.

Shares of mutual funds are generally distributed and redeemed on an ongoing basis by the fund itself or a broker acting on its behalf. The trading price at which a share is transacted is equal to a fund's stated daily per share net asset value ("NAV"), plus any shareholders fees (e.g., sales loads, purchase fees, redemption fees). The per share NAV of a mutual fund is calculated at the end of each business day, although the actual NAV fluctuates with intraday changes to the market value of the fund's holdings. The trading prices of a mutual fund's shares may differ significantly from the NAV during periods of market volatility, which may, among other factors, lead to the mutual fund's shares trading at a premium or discount to actual NAV.

Shares of ETFs are listed on securities exchanges and transacted at negotiated prices in the secondary market. Generally, ETF shares trade at or near their most recent NAV, which is generally calculated at least once daily for indexed-based ETFs and more frequently for actively managed ETFs. However, certain inefficiencies may cause the shares to trade at a premium or discount to their *pro rata* NAV. There is also no guarantee that an active secondary market for such shares will develop or continue to exist. Generally, an ETF only redeems shares when aggregated as creation units (usually 50,000 shares or more). Therefore, if a liquid secondary market ceases to exist for shares of a particular ETF, a shareholder may have no way to dispose of such shares.

## **Item 9. Disciplinary Information**

High Point Wealth is required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of its advisory business or the integrity of management. High Point Wealth does not have any required disclosures to this Item.

## **Item 10. Other Financial Industry Activities and Affiliations**

High Point Wealth is required to disclose any relationship or arrangement that is material to its advisory business or to its clients with certain related persons. High Point Wealth does not have any required disclosures to this Item.

## Item 11. Code of Ethics

High Point Wealth and persons associated with High Point Wealth ("Associated Persons") are permitted to buy or sell securities that it also recommends to clients consistent with High Point Wealth's policies and procedures.

High Point Wealth has adopted a code of ethics ("*Code of Ethics*") made up of its personal securities transaction and insider trading policies and procedures. When High Point Wealth is purchasing or considering for purchase any security on behalf of a client, no *Covered Person* (as defined below) may effect a transaction in that security prior to the completion of the purchase or until a decision has been made not to purchase such security. Similarly, when High Point Wealth is selling or considering the sale of any security on behalf of a client, no *Covered Person* may effect a transaction in that security prior to the completion of the sale or until a decision has been made not to sell such security.

Unless specifically defined in High Point Wealth's procedures (summarized above), neither High Point Wealth nor any of High Point Wealth's Associated Persons may effect for himself or herself, for an Associated Person's immediate family (i.e., spouse, minor children, and adults living in the same household as the Associated Person), or for trusts for which the Associated Person serves as a trustee or in which the Associated Person has a beneficial interest (collectively "*Covered Persons*"), any transactions in a security which is being actively purchased or sold, or is being considered for purchase or sale, on behalf of any of High Point Wealth's clients.

The foregoing policies and procedures are not applicable to (a) transactions effected in any account over which neither High Point Wealth nor any of its *Supervised Persons* (as defined in this Form ADV) has any direct or indirect influence or control; and (b) transactions in securities that are: direct obligations of the government of the United States; bankers' acceptances, bank certificates of deposit, commercial paper, and high quality short-term debt instruments, including repurchase agreements; or shares issued by registered open-end investment companies.

This policy has been established recognizing that some securities being considered for purchase and sale on behalf of High Point Wealth's clients trade in sufficiently broad markets to permit transactions by clients to be completed without any appreciable impact on the markets of such securities. Under certain limited circumstances, exceptions are made to the policies stated above. High Point Wealth will maintain records of these trades, including the reasons for any exceptions.

In accordance with Section 204A of the Advisers Act, High Point Wealth also maintains and enforces written policies reasonably designed to prevent the unlawful use of material non-public information by High Point Wealth or any of its *Supervised Persons*.

Clients and prospective clients may contact High Point Wealth to request a copy of its *Code of Ethics*.

## Item 12. Brokerage Practices

As discussed above, in Item 5, High Point Wealth recommends that clients utilize the brokerage and clearing services of *Fidelity*.

Factors which High Point Wealth considers in recommending *Fidelity* or any other broker-dealer to clients include their respective financial strength, reputation, execution, pricing, research and service. *Fidelity* enables High Point Wealth to obtain many mutual funds without transaction charges and other securities at nominal transaction charges. The commissions and/or transaction fees charged by *Fidelity* may be higher or lower than those charged by other *Financial Institutions*.

The commissions paid by High Point Wealth's clients comply with High Point Wealth's duty to seek "best execution." Clients may pay commissions that are higher than another qualified *Financial Institution* might charge to effect the same transaction where High Point Wealth determines that the commissions are reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a *Financial Institution's* services, including among others, the value of research provided, execution capability, commission rates, and responsiveness. High Point Wealth seeks competitive rates but may not necessarily obtain the lowest possible commission rates for client transactions. High Point Wealth periodically and systematically reviews its policies and procedures regarding its recommendation of *Financial Institutions* in light of its duty to seek best execution.

Transactions for each client will be effected independently, unless High Point Wealth decides to purchase or sell the same securities for several clients at approximately the same time. High Point Wealth strives to, when appropriate, combine or "batch" such orders to seek best execution, to negotiate more favorable commission rates, or to allocate equitably among High Point Wealth's clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed

independently. Under this procedure, transactions will be averaged as to price and allocated among High Point Wealth's clients pro rata to the purchase and sale orders placed for each client on any given day. To the extent that High Point Wealth determines to aggregate client orders for the purchase or sale of securities, including securities in which High Point Wealth's *Supervised Persons* may invest, High Point Wealth does so in accordance with applicable rules promulgated under the Advisers Act and no-action guidance provided by the staff of the U.S. Securities and Exchange Commission. High Point Wealth does not receive any additional compensation or remuneration as a result of the aggregation. In the event that High Point Wealth determines that a prorated allocation is not appropriate under the particular circumstances, the allocation will be made based upon other relevant factors, which may include: (i) when only a small percentage of the order is executed, shares may be allocated to the account with the smallest order or the smallest position or to an account that is out of line with respect to security or sector weightings relative to other portfolios, with similar mandates; (ii) allocations may be given to one account when one account has limitations in its investment guidelines which prohibit it from purchasing other securities which are expected to produce similar investment results and can be purchased by other accounts; (iii) if an account reaches an investment guideline limit and cannot participate in an allocation, shares may be



reallocated to other accounts (this may be due to unforeseen changes in an account's assets after an order is placed); (iv) with respect to sale allocations, allocations may be given to accounts low in cash; (v) in cases when a pro rata allocation of a potential execution would result in a *de minimis* allocation in one or more accounts, High Point Wealth may exclude the account(s) from the allocation; the transactions may be executed on a pro rata basis among the remaining accounts; or (vi) in cases where a small proportion of an order is executed in all accounts, shares may be allocated to one or more accounts on a random basis.

Consistent with seeking best execution, brokerage transactions are conducted with broker-dealers in return for investment research products and/or services which assist High Point Wealth in its investment decision-making process. Such research generally will be used to service all of High Point Wealth's clients, but at times, brokerage commissions paid by one client will be used to pay for research that is not used in managing that client's portfolio. The receipt of investment research products and/or services as well as the allocation of the benefit of such investment research products and/or services poses a conflict of interest because High Point Wealth does not have to produce or pay for the products or services. In order to mitigate this potential conflict of interest, High Point Wealth endeavors to make all research decisions in a manner that it considers to be the most fair and equitable to all clients over time in accordance with High Point Wealth's policies and procedures.

#### **Software and Support Provided by Financial Institutions**

High Point Wealth receives from *Fidelity*, without cost to High Point Wealth, computer software and related systems support, which allow High Point Wealth to better monitor client accounts maintained at *Fidelity*. High Point Wealth receives the software and related support without cost because High Point Wealth renders investment management services to clients that maintain assets at *Fidelity*. These benefits are not directly tied to client account transactions (i.e., not "soft dollars"). The software and related systems support benefit High Point Wealth, but not its clients directly. In fulfilling its duties to

its clients, High Point Wealth endeavors at all times to put the interests of its clients first. Clients should be aware, however, that High Point Wealth's receipt of economic benefits from a broker-dealer creates a conflict of interest since these benefits influence High Point Wealth's choice of broker-dealer over another broker-dealer that does not furnish similar software, systems support, or services.

Additionally, High Point Wealth receives the following benefits from *Fidelity* through the Fidelity Registered Investment Advisor Group: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its Registered Investment Advisor Group participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; and access to an electronic communication network for client order entry and account information.

## **Item 13. Review of Accounts**

### **Account Reviews**

For those clients to whom High Point Wealth provides investment management services, High Point Wealth monitors those portfolios as part of an ongoing process while regular account reviews are conducted on at least a quarterly basis. For those clients to whom High Point Wealth provides financial planning and/or consulting services, reviews are conducted on an "as needed" basis. Such reviews are conducted by the Principal of High Point Wealth, Bradford Gruby. All investment advisory clients are encouraged to discuss their needs, goals, and objectives with High Point Wealth and to keep High Point Wealth informed of any changes thereto. High Point Wealth contacts ongoing investment advisory clients at least annually to review its previous services and/or recommendations and to discuss the impact resulting from any changes in the client's financial situation and/or investment objectives.

### **Account Statements and Confirmations**

Unless otherwise agreed upon, clients are provided with transaction confirmation notices and regular summary account statements directly from the broker-dealer or custodian for the client accounts.

### **Financial Planning and Consulting Reports**

Those clients to whom High Point Wealth provides financial planning and/or consulting services will receive reports from High Point Wealth summarizing its analysis and conclusions as requested by the client or otherwise agreed to in writing by High Point Wealth.

## **Item 14. Client Referrals and Other Compensation**

### **Client Referrals**

High Point Wealth does not currently provide compensation to third-party promoters for client referrals.

### **Other Economic Benefit**

High Point Wealth does not receive an economic benefit from third parties (non-client) for providing investment advice to the firm's advisory clients.

## **Item 15. Custody**

High Point Wealth is deemed to have constructive custody of client accounts due to its ability to deduct advisory fees from client custodial accounts. This level of custody does not require the firm to receive surprise audits annually. Debiting of fees is done pursuant to authorization provided by each client and approval of the custodian. Usually monthly, but no less than quarterly, clients receive account statements directly from the custodian of their account. Custodial statements include account holdings, market values and any activity that occurred during the period, including the deduction of investment advisory fees. High Point Wealth urges clients to compare information contained in reports provided by High Point Wealth with the account statements received directly from the account custodian. Differences in portfolio value may occur due to various factors, including but not limited to: (1) unsettled trades; (2) accrued income; (3) pricing of securities; and, (4) dividends earned but not received.

## **Item 16. Investment Discretion**

High Point Wealth typically is given the authority to exercise discretion on behalf of clients. High Point Wealth is considered to exercise investment discretion over a client's account if it can effect transactions for the client without first having to seek the client's consent. High Point Wealth is given this authority through a power-of-attorney included in the agreement between High Point Wealth and the client. Clients may request a limitation on this authority (such as certain securities not to be bought or sold). High Point Wealth takes discretion over the following activities:

- The securities to be purchased or sold;
- The amount of securities to be purchased or sold; and
- When transactions are made.

## **Item 17. Voting Client Securities**

High Point Wealth does not accept the authority to vote clients' securities (i.e., proxies) on their behalves. Clients receive proxies directly from the Financial Institutions where their assets are custodied and may contact the Firm at the number on the cover of this brochure with questions about proxies and/or other such solicitations.

## **Item 18. Financial Information**

High Point Wealth is not required to disclose any financial information pursuant to this Item due to the following:

- The firm does not require or solicit the prepayment of more than \$1,200 in fees six months or more in advance;
- The firm does not have a financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients; and
- The firm has not been the subject of a bankruptcy petition at any time during the past ten years.



High Point Wealth Management, LLC

