

# TreeTop Wealth Management

## Customer Relationship Summary

TreeTop Wealth Management LLC. (TTWM) is an investment adviser registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. For more information about financial professionals and investing, including free and simple tools to research our firm and its representatives, visit **[Investor.gov/CRS](https://www.investor.gov/crs)**

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

TTWM provides discretionary portfolio management to retail investors. The services we offer to investors include financial planning and investment management. For our financial planning services, we offer retirement planning, investment planning, insurance planning, estate planning, tax management and cash flow analysis. Our investment management services include direct management of your assets or selection of a third- party manager to manage assets. We actively monitor your accounts with the guidelines provided in the Investment Management Agreement (IMA). We use mutual funds (MF's), exchanged traded funds (ETF's), stocks, bonds, CD's, annuities, REIT's to invest in your accounts.

Before we begin managing your assets in your account, you will enter into an IMA with us which gives us discretionary authority over your accounts, and also sets out investment guidelines and/or limitations that describe how we can invest your account. Discretionary management authority over your account means that we will make investment decisions on your accounts as described in your IMA.

If you would like further information, you might consider asking the following questions:

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 fees you will pay are based on a percentage of assets under our management. Fees are billed quarterly in arrears. In addition to the fees described above, you may incur additional costs, which include fees charged by your custodian for account maintenance and may include transaction fees, commissions, or brokerage fees. You will also incur the costs associated with any MF's and ETF's, including management fees, fund expenses, and any applicable transaction-related fees and charges. The more assets you have in your account, the more you will pay in advisory fees to us and therefore we have an incentive to encourage you to increase your assets in the account. We have a duty to seek best execution for portfolio securities transactions for your account, which means we should get fair and reasonable prices for your securities trades taking into account a variety of factors.

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 additional information regarding fees, see the fees and compensation section of our **TTWM ADV part 2a**.

For further detail, you might ask: 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? 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 (asset-based fees) 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:

Some of our representatives are also licensed as insurance agents. As a result of their registrations, they receive usual and ordinary commissions on certain transactions. For a more details discussion of our conflicts, please see our TTWM ADV part 2a.

Questions to ask: How might your conflicts of interest affect me? How will you address them?

How do your financial professionals make money?

Our financial professionals are compensated by a contractual split of the advisory fees earned by us. In addition, our financial professionals may also make money by the sale of insurance products.

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

No, neither our firm nor any of our investment professionals has any disciplinary or legal history. You may visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### Additional Information

You may obtain additional information by viewing our website, [www.treetopwm.com](http://www.treetopwm.com) and our ADV Part 2a. You can request up-to-date information about our firm and request a copy of our relationship summary by calling 847-386-6707. The Form CRS is also posted to our website.

Questions to ask: 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?