

Walnut Creek Wealth Management Form CRS – Customer Relationship Summary

Walnut Creek Wealth Management is a United States Securities and Exchange Commission (“SEC”) registered investment advisor.

Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer advisory services through our Investment Advisor Representatives (“IARs”), including:

- Services to retail investors for an ongoing fee based on the value of your account. We also offer Fixed Fee and one-time Financial Planning Fees. When providing investment management services, depending on the desired investment objective, we use a wide variety of strategies which we can describe in detail upon your request.
- Our advisory services include wealth management, financial planning, and consultations on wealth transfer, estate planning, income taxes, retirement planning, education funding and charitable gifting.
- If you open an account with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is regularly monitored, and if necessary, rebalanced to meet your changing needs, stated goals and objectives.
- Our accounts are managed primarily on a discretionary basis which means we do not need to contact you when buying or selling in your account. You will sign an investment management agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship. Additional information about our advisory services is located in our Firm Brochures which are available from us and online at adviserinfo.sec.gov.
- The minimum amount to open an advisory account with us is \$100,000, which is negotiable.
- We currently use the services of Pershing, LLC for custodian services.

For additional information, please see fee disclosure forms, conflicts information, and more at adviserinfo.sec.gov or brochure supplements and other disclosures your financial professional provides.

Key questions to ask your financial professional about our advisory services:

Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

Financial Planning Services (Plans and Consultations):

Fees are negotiated between you and your IAR in advance and set forth in your contract. You may be charged as a one-time fixed fee, an hourly fee, or a fixed periodic fee as follows:

<u>Billing Type</u>	<u>Frequency</u>	<u>Minimum</u>	<u>Maximum Fee</u>
One Time	\$2,500		negotiable
Hourly	\$250 per hour		\$500 per hour
Periodic	\$50 per period		negotiable

Asset Management Services:

- Fees for investment supervisory services are based on a percentage of assets under management. The greater the assets you have in your advisory accounts, the more fees you will pay and, accordingly, our firm and IARs may have an incentive to encourage you to increase assets in the account.
- Annual charge is negotiated between you and your IAR and will be disclosed in your agreement.
- Annual asset management fees range from 0.75% to 1.50% depending on account size. Fees can be negotiated.

- You may incur other charges imposed by third parties such as custodians, including but not limited to, confirmation fees, mutual fund 12b-1 distribution fees, sub accounting fees, contingent deferred sales charges, short term redemption fees, qualified retirement plan fees, account maintenance fees, mutual fund management fees, and investment management fees.
- We may act as a solicitor for other RIAs, who may be referred to as Third Party Money Managers (TPMM) or Money Managers. In these solicitor arrangements, we will receive a portion of the fee the TPMM will charge you. This varies and will be identified in the TPMM's Form ADV.

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.

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Key questions to ask your financial professional about the impact of fees and costs on investments:

Help me understand how these fees and costs might affect my investments. For example, if I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested?

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 investment advice we provide you. Here are some examples to help you understand what that means:

- Paying a fee based on a percentage of your account reduces performance of the account.
- Other firms may charge varying levels of fees, so it may be possible to pay a lower fee.

Key questions to ask your financial professional about conflicts of interest:

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

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How do your financial professionals make money?

Our IAR's receive a negotiated fee based on the percentage of assets in your advisory account. They may also receive financial planning fees. Their pay is closely related with the amount of customer assets they are working with.

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

No. Investors may visit adviserinfo.sec.gov for a free and simple search tool to research Walnut Creek Wealth Management and its financial professionals.

Key questions to ask your financial professional about disciplinary history:

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

Key questions to ask your financial professional about contacts and complaints:

Who is my primary contact person, and what is their position and function at the firm? Who can I talk to if I have concerns about how this person is treating me?

Additional Information

You can find additional information about the firm at walnutcreekwealth.com. In order to request up-to-date information and/or obtain a copy of the Form CRS, please contact us at (925) 280-1800.