

LWM Advisory Services Form  
CRS/Customer Relationship Summary -  
Effective 3/1/2022

<b>Introduction</b>	LWM Advisory Services (the "Firm") is a limited liability company formed under Florida law and is registered as an investment advisor with the Securities and Exchange Commission ("SEC") pursuant to the Investment Advisers Act of 1940.
<b>What investment services and advice can you provide me?</b>	<p>We offer investment advisory services to retail investors, including individuals, pension and profit-sharing plans, Taft Hartley plans, trusts, charitable organizations, financial organizations and small businesses.</p> <p>If you engage us to provide ongoing monitoring of your portfolio, we will assist you in matching your goals and risk tolerance to a model portfolio, or create a custom portfolio that addresses your specific needs. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your portfolio. We will contact you (by phone or email) at least annually or as required to discuss your portfolio. Our services can be on a discretionary basis, which means that buy and sell decisions are made by us, or on a non-discretionary basis, which means that the final call on buying or selling an investment is with you. We may also recommend using a separate investment adviser that we will monitor, who will provide portfolio management services on a discretionary basis.</p> <p>In addition, we provide consulting services pertaining to our client's financial status, investment objectives, tax status and retirement planning. We also provide financial planning services to help address our client's specific short and long-term financial objectives.</p> <p><b>For additional information</b>, please see Form ADV, Part 2A Brochure (Items 4 and 7 of Part 2A) and other applicable documents.</p> <p><b>Questions to Ask Us:</b></p> <ul style="list-style-type: none"> <li>• <b>Given my financial situation, should I choose an investment advisory service? Why or why not?</b></li> <li>• <b>How will you choose investments to recommend to me?</b></li> <li>• <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li> </ul>
<b>What fees will I pay?</b>	<p><b>Asset-based fees.</b> You will pay an on-going fee that is charged in advance of each quarter, based on the value of the cash and investments in your account on the last business day of the previous quarter. The amount paid to our Firm and your Financial Professional does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account. Our fees vary and are negotiable. The quarterly fees will be automatically deducted from your account, and our annual fee does not exceed 2.00%. The amount you pay will depend on the size, complexity and nature of the portfolio that we managed for you and the services that you receive.</p> <p>Our fees are separate from charges assessed by third-parties, such as broker-dealers, custodians, mutual fund companies, variable annuities, and separate investment advisers. These costs are in addition to our fees and are not shared with us.</p> <p><b>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, please see Form ADV, Part 2A Brochure (Item 5 of Part 2A).</b></p> <p><b>Questions to Ask Us:</b></p> <ul style="list-style-type: none"> <li>• <b>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?</b></li> </ul>

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<p><b>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?</b></p>	<p><b>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 affect the recommendations we provide you. Here are some examples to help you understand what this means.</b></p> <p>Some of our Financial Professionals are registered representatives of LPL Financial LLP ("LPL"), an SEC registered broker-dealer and investment adviser. Your Financial Professional may offer you brokerage services through LPL or investment advisory services through our Firm. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your Financial Professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing LPL's relationship summary and having a discussion with your Financial Professional.</p> <p>The members of the Firm and certain Financial Professionals ("FPs") are insurance licensed and may recommend insurance products that will pay a commission to the member or FP. This potentially provides an incentive to the member or FP to recommend a particular insurance product based on the commissions received.</p> <p><b>For additional information</b>, please see Items 10-12 on Form ADV, Part 2A.</p> <p><b>Questions to Ask Us:</b></p> <ul style="list-style-type: none"> <li>• <b>How might your conflicts of interest affect me, and how will you address them?</b></li> </ul>
<p><b>How do your financial professionals make money?</b></p>	<p>When we act as your investment adviser, we have a fiduciary duty to place the interest of our clients ahead of our own and our Firm. Note that the Firm's revenue is from the advisory fees that we collect from clients' accounts each quarter. Our Financial Professionals who are employees of the Firm are paid a fixed monthly salary and a percentage bonus. Our Financial Professionals who are independent contractors are paid a percentage of the revenue that is generated from their respective client base.</p>
<p><b>Do you or your financial professionals have legal or disciplinary history?</b></p>	<p>Firm – No, Financial Professionals – Yes. You can visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our Financial Professionals.</p> <p><b>For additional information</b>, please see Item 9 in Form ADV, Part 2A; or for the FPs, Items 14 A-M on Form U4, and Items 7A or C-F on Form U5.</p> <p>Understand that we are held to a fiduciary standard that covers our entire investment advisory relationship with you.</p> <p><b>Questions to Ask Us:</b></p> <ul style="list-style-type: none"> <li>• <b>As a financial professional, do you have any disciplinary history? For what type of conduct?</b></li> </ul>
<p><b>Additional Information</b></p>	<p>If you would like additional, up-to-date information or a copy of this summary, please call us at 954-474-7100 or view <a href="http://adviserinfo.sec.gov">adviserinfo.sec.gov</a>, under our CRD #172009.</p> <p><b>Questions to Ask Us:</b></p> <ul style="list-style-type: none"> <li>• <b>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?</b></li> </ul>