

Item 1. Introduction

MariPau Wealth Management, LLC (“MariPau,” “firm,” “we,” “us,” and “our”) is an investment advisor registered with the United States Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ and it is important that you understand the differences. Please note that free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer ongoing portfolio management services and financial planning and consulting services to retail investors. Our portfolio management services may incorporate the use of certain turn key asset management programs administered and sponsored by third party investment advisors and/or broker-dealer firms. We always act as your fiduciary and primary advisor, recommending investments that align with your financial objectives, needs, and best interests.

Our portfolio management services include a review of your unique financial circumstances and the design, implementation, and ongoing management and monitoring of your investment portfolio. Depending on your investment profile and needs, we may directly invest and manage your assets or allocate all or a portion of your portfolio to certain independent third-party money managers or sub-advisors (“Independent Managers”) for their direct management. You will typically be required to grant us discretionary authority to buy and sell investments for your account *without* obtaining your specific consent prior to each transaction. (a “discretionary” account). On a limited basis, we may agree to a non-discretionary arrangement requiring that we obtain your consent in advance of executing any proposed transactions within your account (a “non-discretionary” account). You may impose reasonable restrictions on our ability to invest in certain securities or types of securities within your account. We will monitor your designated investment accounts on an ongoing basis (including any assets managed by Independent Managers) and will formally review them no less than annually. We do not require any minimum fee or account size to open or maintain a portfolio management services relationship with our firm. However, certain turn key asset management programs and/or Independent Managers we may recommend to you may have minimum annual fee requirements or account opening size requirements. Portfolio management clients may receive certain additional financial planning and consulting services (in line with that described below) on a complimentary basis. Additional fees for these discrete services may apply in instances where we determine that significant additional resources and time will be required from our firm to prepare the requested financial planning or consulting recommendations for the client.

We also offer financial planning and consulting services on a stand-alone basis. These services are tailored to assist clients in the management of their financial affairs. We will review your financial situation and assets, risk profile, investment time

horizon, and investment goals, as applicable, and provide you with our financial recommendations. Our recommendations will take the form of a written financial plan or a shorter summary report or checklist. At your election, these services may include broad-based financial planning advice or planning and consulting guidance with respect to discrete assets, accounts, financial transactions or topics selected by the client. You will make all ultimate investment decisions and are responsible for the implementation of any of our financial recommendations and the ongoing monitoring of your investments. At your request, we may assist you with investment implementation. Additional fees will apply.

We typically advise our clients regarding investments in individual equity securities (stocks) and debt securities (corporate, municipal, and government bonds), mutual funds, exchange traded funds (“ETFs”), structured notes, insurance products, cash and cash equivalents, and the engagement of Independent Managers, among others investment types. *More detailed information about our advisory services and account minimums can be found in our Form ADV Part 2A “Firm Brochure” within Items 4 and 7.*

Conversation Starter: Ask us:

- (i) *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- (ii) *How will you choose investments to recommend to me?*
- (iii) *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

When you engage us for portfolio management services you will pay us an annual advisory fee that is calculated as a percentage of the market value of the assets we manage on your behalf (*i.e.*, an asset-based fee). This fee typically ranges between 1.00% - 2.00% per year. These fees are payable to us quarterly in advance and are pro-rated for any partial billing periods and any mid-period capital inflows or outflows. The advisory fee for the initial billing period shall be based upon the opening market value of your account as of the date funds are first deposited. Thereafter, such fees shall be based on the market value of your account as of the close of the prior billing period. We calculate these fees based on the market value of your assets as determined by the independent custodian of your account. These fees are typically paid to us via direct deduction from your accounts held at the custodian.

Where we are engaged for financial planning and consulting services on a stand-alone basis, you will pay us a fixed fee ranging from \$1,500 - \$3,500. The specific fee applicable to your stand-alone financial planning and consulting services engagement will be set forth in a written advisory agreement and will be determined by us based upon a variety of factors we deem relevant, including our expectation of the complexity, time, research, and resources required to provide the requested financial planning and consulting services to you. Fixed fees for financial planning engagements may be invoiced to the client monthly, quarterly, semi-annually, or annually, in advance or in

arrears, as set forth in the written advisory agreement. All fees are typically payable upon presentation of our invoice by check or other form of payment deemed acceptable by the firm. For one-time financial planning and topical consulting services, we may require that up to 50% of the agreed upon fixed fee be paid at inception, with the balance invoiced and payable to us at the time of delivery of our oral recommendations or written financial report or checklist to you.

Separate and in addition to our advisory fees, you will also pay your proportionate share of all management fees, surrender charges, and other expenses associated with any mutual funds, ETFs, insurance products, and/or other pooled investment vehicles purchased, sold, or held for your account. You will also pay all usual and customary transaction-based fees (brokerage fees and commissions), custodial charges, wire transfer fees, and other fees and taxes associated with activity and holdings in your account. Independent Manager's advisory fees are also typically charged separate and in addition to the advisory fees paid to MariPau. Our advisory fees are adjusted such that the client will never experience a cumulative asset-based fee exceeding a maximum of 2.00% per year of the market value of their account. For client accounts managed via a turn key asset management program, the client shall also bear any platform fees, administrative fees, or similar charges of the program sponsor. We do not share in any portion of the foregoing additional fees and expenses.

Where asset-based fees apply, please consider that the more assets you have in your account the more you will pay us, thus creating an incentive for us to encourage you to increase and/or maintain the level of assets in your account.

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. *More detailed information about our advisory fees is contained in our Firm Brochure at Item 5.*

Conversation Starter: Ask us: "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?"

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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 the investment advice we provide you.

Here are some examples to help you understand what this means:

Example 1: The value of your asset-based advisory fee account goes up, and while the annual percentage we charge may stay the same, the total compensation you pay us goes up proportionately.

Example 2: Your account value goes down, but you still must pay us an asset-based fee advisory fee proportional to your assets under management.

We are not associated with any broker-dealer firms and our financial professionals do not receive any commissions or other compensation as a result of our recommendation or sale of any securities to a clients. We act as your fiduciary and recommend investments only when we believe them to be in your best interests.

Certain of our financial professionals are licensed to sell insurance in one or more states and may be affiliated with a licensed general insurance agency (including our affiliate, Senior Benefits and Planning, LLC *dba* Collier Financial) or act as a direct agent representative of a specific insurance company or companies. Insurance related business is transacted with advisory clients and licensed individuals may receive commissions or fees from insurance products sold to clients. Fees paid to us for investment advisory services are separate and distinct from insurance commissions earned by any of our financial professionals. The receipt of insurance related commissions or fees creates a conflict of interest with clients. We will only transact insurance business with you when fully disclosed, suitable, and appropriate. You may use any insurance firm or agent of your selection. *More detailed information related to these conflicts of interest is contained in our Firm Brochure at Item 5.*

Conversation Starter: Ask us: "How might your conflicts of interest affect me, and how will you address them?"

How do your financial professionals make money?

Our financial professionals are compensated based upon the amount of client assets they serve and/or the revenue derived by MariPau from their client accounts. Financial professionals who are also insurance licensed they may also receive commissions as described above. *More detailed information about our conflicts of interest is contained in our Firm Brochure at Item 5 and in the Form ADV Part 2Bs related to each of our financial professionals.*

Item 4. Disciplinary History

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

Yes. We encourage you to visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research any of our financial professionals.

Conversation Starter: Ask us: "As a financial professional, do you have any disciplinary history? For what type of conduct?"

Item 5. Additional Information

You can find additional information regarding our firm, including our Form ADV Part 2A by visiting <https://adviserinfo.sec.gov/firm/summary/311934>. You can obtain a copy of this client relationship summary by visiting our

website at <https://www.collierfinancial.com> or by contacting us by telephone at 260-493-3930.

Conversation Starter: Ask us: “Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”