



Relationship Summary

B3 Wealth Strategies

Brueske Advisory Services LLC, DBA B3 Wealth Strategies, is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees and it is important for you to understand the differences. [Investor.gov/CRS](https://www.investor.gov/CRS) is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing. If you have any questions about the contents of this brochure, please contact us at 425 974-1145 or info@b3wealthstrategies.com

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We provide asset management services to individual clients, as well as financial planning. We will gain an understanding of your current financial situation, your short- and long-term goals, and risk tolerance. We use this information to recommend an investment portfolio specific to your investment objectives and needs. We may also select third-party managers for part of your portfolio implementation, including managers who use wrap fee programs. We provide non-discretionary consulting services to employer retirement plan sponsors.

Our Investment Committee reviews and sets the firm's overall investment philosophy and underlying mix of asset classes. We monitor client portfolios as part of an ongoing process with regular account reviews conducted on at least a quarterly basis. Reviews are also triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

We manage portfolios on a discretionary basis, which means we don't need to call you before we buy or sell securities in your account. We obtain this authorization through our signed advisory agreement with you. You can choose to restrict our ability to have full discretionary authority. In these instances, you make the ultimate investment decisions.

We do not impose any minimums to manage portfolios. We do charge a minimum \$500 fixed fee for consulting services, which is negotiable. Third-party managers we select may have their own minimum account and fee requirements. For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure or it can be found by clicking [here](#).

Conversation starters to you may ask about relationships and services:

- Given my financial situations, 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?

We charge an annual asset-based fee for asset management and retirement plan sponsor services. Our asset management fee is no more than 1.45% and our retirement plan sponsors services are no more than .70%. We bill our asset-based fees quarterly in advance. Our fees are negotiable. When we charge an asset-based fee, the more assets we manage, the more you'll pay in management fees. We therefore have a financial incentive for you to increase the assets we manage for you. Our financial planning fees are charged at our hourly rate of \$250 or on a flat fee project basis, typically starting at \$500.

We pay for the transaction fees incurred in your account. You pay the same fee to us no matter the volume level of trading. This is a conflict of interest as we have incentive to do fewer trades so that we pay less in fees. In practice, we trade in very few securities with transaction fees so the corresponding costs are very limited.

In addition to our advisory fees, you may incur other account related activity fees assessed by third parties, such as wire transfer fees and fees for trades executed away from your custodian. Mutual funds and exchange traded funds charge

internal management fees, which reduce of the return of investments over time. We do not receive any portion of these charges; we are compensated only through our own advisory fees.

Conversation starters you may ask about the impact of fees and costs on investments:

- 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?

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. Our *Form ADV, Part 2A (Item 5 and Item 12)* contains more detailed information about fees and costs and you can access that by clicking [here](#)

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 the investment advice we provide you. Our primary conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your account with us, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account. However, we will always make the recommendation that we believe is in your best interest.

The only direct revenue we receive is from the advisory fees you pay to us. However, we have an incentive to recommend our clients use LPL because we receive other benefits from them, such as access to research, technology services, and seminars. Our relationship with LPL also permits our advisory reps to offer brokerage services through LPL. Our Form ADV, Part 2A contains detailed information about our conflicts of interest and can be accessed by clicking [here](#).

Conversation starters you may ask regarding conflicts of interest:

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

How do your financial professionals make money?

Our financial professionals receive variable compensation related to the number of clients served and total advisory fees generated. This creates a financial incentive to solicit and retain clients. Our financial professionals are also registered representatives of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and investment adviser. Your financial professional offers brokerage services through LPL and investment advisory services through our firm. These services and fees are different and your financial professional may earn additional transaction-based compensation as a result of providing brokerage services. You are encouraged to discuss this with your financial professional.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information:

For more detailed information about our investment advisory services, or to request another copy of this Relationship Summary, please contact us at 425 974-1145 or visit the SEC’s public disclosure website at www.adviserinfo.sec.gov.

Conversation starters you may ask regarding contacting us:

- Who is my primary contact person? Is he or she also a representative of a broker-dealer?
- Who can I talk to if I have concerns about the service I am receiving?



Exhibit of Material Changes to Customer Relationship Summary (ADV Part 3)

B3 Wealth Strategies

Updated: November 24, 2020

Material Changes

We are required to highlight any material changes we make to this Customer Relationship Summary (ADV Part 3) and publish those changes within 30 days of the effective date of the change.

We have removed references to managing accounts through a “wrap fee program” and we no longer provide a separate ADV Part 2 Appendix to clients. We added a description of our conflict of interest inherent in paying transaction fees for clients. The details of our advisory services and fees, including our conflicts of interest, are contained in our single ADV Part 2A brochure.