



Form ADV Part 3 - Customer Relationship Summary

Item 1 – Introduction

EnRich Financial Partners LLC is registered with the Securities and Exchange Commission as an investment adviser. Advisory services and fees are different from brokerage services. It is important to understand the difference and carefully consider which account type and the services that are right for you. This document provides a summary of the services provided by EnRich and the associated fees. In addition, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS. The tools provide educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationships & Services

What investment services and advice can you provide me?

EnRich strives to meet with clients, no less than annually, to provide investment advice, develop strategies, define goals and develop a financial plan, as well as regularly monitor investments and the financial planning projections as part of standard services for both Full Partnership and Strategic Partnership engagement options. Under the Portfolio Management Service, EnRich provides investment advice, helps define the objective of the account, and regularly monitors the investments. Assets are normally managed on a discretionary basis unless elected otherwise by the client. Discretionary authority allows EnRich to buy and sell securities without asking in advance and without material limitations, whereas non-discretionary authority would be limited to offering advice, but you would make the decision to buy or sell. EnRich receives compensation by charging a quarterly on-going asset management fee or through a flat fixed fee or both as disclosed in our ADV 2A depending on the engagement option(s) selected. Advisory services are not limited to proprietary products or a limited menu of products and are described in more detail in our ADV 2A Brochure. There is generally a \$250,000 minimum dollar amount required to open an account, but exceptions are made based on the sole discretion of EnRich.

***Conversation Starters:** 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?*

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

What fees will I pay?

Fees and costs affect the value of your account over time. EnRich charges a management fee based on a percentage of assets under management, a flat fixed fee, or both depending on the engagement option(s) elected. You pay our advisory fee even if you do not buy or sell and whether you make or lose money during the billing period. EnRich has a fiduciary duty to manage an account in a cost-effective manner and considers transaction costs, including custodian fees, account maintenance fees, fees related to mutual funds (12b-1 fees), exchange traded fund (ETF) fees, and other fees (ticket charges) and product-level fees when making investment recommendations. EnRich accounts are managed under a “wrap fee” program, where the asset-based fee will include most transaction costs and fees to the broker/dealer or custodian that will hold your assets (called “custody”). Paying for a wrap fee program could cost more than separately paying for advice and for transactions if there are infrequent trades. The wrap fee program includes financial planning under the Full Partnership engagement option, and we do not charge additional financial planning fees for clients under Full Partnership. Strategic Partnership is provided for

a flat fixed fee that includes financial planning but does not provide investment management of client accounts. Portfolio Management Service is provided for an asset under management fee in our wrap fee program as described above but does not include financial planning.

What are your legal obligations to me when acting as my investment adviser?

As an investment adviser, we always have a fiduciary duty to act in your best interest.

How else does your firm make money and what conflicts of interest do you have?

EnRich does not offer proprietary product, receive payments from third parties for investment advice, participate in a revenue sharing agreement or conduct principal trading. The more assets you have in an advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase our advisory fees. Additional information about conflicts of interest are available in our ADV 2A Brochure.

How do your financial professionals make money?

Financial Professionals are compensated based on a percentage of assets under management or through a flat fixed fee as determined by the engagement option elected. Under the percentage of assets under management arrangement, the percentage charged is based on the advisory fee schedule in the Advisory Services Retainer Agreement signed by you. The fee is structured as a tiered fee schedule where the percentage amount charged declines based on the size of your account. Under the flat fixed fee arrangement, the fee is determined initially based on the scope and complexity of your planning needs, the amount of time and expertise required, as well as your investable net worth.

***Conversation Starters:** 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? How do conflicts of interest affect me, and how will you address them?*

Item 4 – Disciplinary History

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

EnRich has no disciplinary history to disclose. However, we encourage you to visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

***Conversation Starter:** Do you or your financial professionals have legal or disciplinary history?*

Item 5 – Additional Information

EnRich is different from other firms, such as broker-dealers, who offer other investment account options called brokerage accounts where you pay a fee, generally referred to as a commission, whenever the broker-dealer buys or sells an investment for you. You can find additional information about our services and request a copy of the customer relationship summary by visiting www.enrichpartners.com, emailing info@enrichpartners.com, or calling (608) 275-3442.

***Conversation Starters:** 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?*