



Form CRS
September 5, 2023

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.

What investment services and advice can you provide me?

EnRich provides, as part of standard services, the following engagement options:

- **Full Partnership and Strategic Partnership Services.** EnRich meets with clients 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 our standard service. These services differ in that Full Partnership services provide both financial planning and investment management. Strategic Partnership services provide financial planning services but do not provide investment management of client accounts.
- **Portfolio Management Services.** EnRich helps define the objective of the account and monitors the investments, at least quarterly, as part of our standard service. This service provides investment advice and investment management but does not include financial planning services.

EnRich accepts discretionary authority to manage client assets. Discretionary authority allows EnRich to buy and sell securities without asking in advance. However, we exercise such discretion consistent with the stated investment goals and objectives for your account. We do not offer proprietary products or limit our advice with respect to certain products as described in more detail in Item 8 of our [Form ADV Part 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. *For additional information regarding our services and requirements to establish a relationship with us, please see Item 4 (Advisory Business), Item 7 (Types of Clients) and Item 16 (Investment Discretion) of our [Form ADV Part 2A](#).*

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?*

What fees will I pay?

EnRich charges our fees as follows:

- **Full Partnership Services.** Asset-based fee, billed quarterly in advance, based on a percentage of assets under management at the end of the previous quarter.
- **Strategic Partnership Services.** Flat fixed fee, billed quarterly in advance.
- **Portfolio Management Services.** Asset-based fee, billed quarterly in advance, based on a percentage of assets under management at the end of the previous quarter.

Our asset-based fee schedule is a tiered fee schedule where the fee percentage charged is successively lower for the portion of the value of accounts assets above each respective asset value threshold level. The more assets there are in your account, the more you will pay in fees therefore, there is an incentive

to encourage you to increase the assets in your account. Our fees are exclusive of brokerage commissions, transaction fees and other related costs and expenses that you will incur. The most common include, but are not limited to, transaction-related commissions and fees, and third-party investment costs related to mutual funds and ETFs or other similar funds or securities, which are disclosed in a prospectus for the fund or security.

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 including our fee schedules, billing arrangements, method for paying our fee, additional fees and expenses paid to third parties, and how pre-paid fees are refunded if our agreement is terminated before the end of a billing period, see Item 5 (Fees and Compensation) of our [Form ADV Part 2A Brochure](#).

Conversation Starters: Help me understand how these fees and costs might affect my investments. If I gave 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 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. Here are examples to help you understand what this means. Some of our advisors are licensed insurance agents and may recommend you purchase insurance products and receive commissions on the sale of such products. We recommend Charles Schwab & Co., Inc. ("Schwab") for brokerage and custodial services. Schwab provides us with products and services that assist us in managing and administering all our clients' accounts.

Additional information about these conflicts and others are provided in our [Form ADV Part 2A Brochure](#).

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

How do your financial professionals make money?

Many of our financial professionals are paid salaries and some have an opportunity to earn additional compensation based on the firm's profitability. These arrangements create a conflict of interest for the financial professional in that he or she has an additional financial incentive to achieve a higher level of profitability, which could influence their recommendations.

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for free and simple search tool to research us and our financial professionals.

Conversation Starters: As a financial professional, do you have legal or disciplinary history? For what type of conduct?

For additional information about our services or to request a copy of our Form CRS or Form ADV Part 2A Brochure, visit www.enrichpartners.com, email 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?