



## **Customer Relationship Summary Introduction**

Archer Pointe Wealth Management is an investment adviser with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services fees differ and it is important for you to understand the differences. 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 investment advisers, broker-dealers, and investing.

### **Relationships and Services**

#### ***What investment services and advice can you provide me?***

We offer financial planning, investment management and wealth management to investors, including:

- We offer financial planning on a one-time basis. We offer Investment Management (IM) or Wealth Management (WM) on an ongoing basis if appropriate. We will discuss your investment goals, design a strategy to achieve your goals, and regularly monitor your account(s). If you have WM services ongoing financial planning is provided and we will contact you (by phone or e-mail) at least quarterly to offer a discussion on your financial status and your portfolio.
- Your account(s) allows us to buy and sell investments in your account without asking you in advance (a “*discretionary account*”) but such buys and sells will be in alignment with your Investment Policy Statement.
- Other firms may provide more or less services and charge higher or lower fees. Most firms that we are aware of, provide less service and charge higher rates.
- We are held to a fiduciary standard that covers our entire relationship with you. This includes the financial planning that we provide and in all the recommendations provided as well as in the managing of your investments. We never sell a product nor receive a commission.
- We do have requirements for investors to open or maintain an account or establish a relationship. While we do not have an “account minimum value”, it is recommended that clients have at least \$200,000 for Investment Management and \$500,000 for Wealth Management services.

**For additional information**, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 7.

**Conversation Starters:** *Ask us the following questions –*

- Given my financial situation, what investment advisory services are best suited to me? Why or why not?
- Please explain your investing philosophy?
- What is your relevant experience, including your licenses, education, and other qualifications?

### **Fees, Costs, Conflicts, and Standard of Conduct**

#### ***What fees will I pay?***

- Financial Planning fees are either hourly or a flat fixed fee which typically range from \$2,000 to \$5,000. When you engage our ongoing management services, our management fees are generally paid from your accounts. Your on-going fees are a fixed fee, billed at the beginning of each quarter for our services, is based on the complexity of your situation, the amount of time that we anticipate, the value received, the number of accounts and the magnitude of the account(s). The minimum annual fixed fee is \$2,000 for IM and \$5,000 for WM services. Throughout the relationship, it is anticipated that we will periodically review the fixed-fee for each client and update it to remain commensurate with factors such as the client’s financial situation, level of investable assets, and estimated time involved.
- You may pay a transaction fee to the custodian that holds your account (called “custody”) when we buy and sell an investment for you.

- We often recommend mutual funds and Exchange Traded Funds (ETF's) as part of your investments. They all have annual fees and we always look for ways to keep these as low as possible.
- 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 the fees and costs you are paying. For more information, please see [Form ADV, Part 2A](#) brochure, Item 5.

**Conversation Starters:** Ask us the following questions –

- 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 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 at all times and not put our interest ahead of yours. If ever a conflict of interest would arise, we will bring it to your attention. Any conflicts of interest could affect the investment advice provided. Here are some examples to help you understand what this means.
  - Some firms (not ours), can make extra money by advising you to buy investments, or Insurance Products, because (a) they are issued, sponsored or managed by the firm or their affiliates, (b) third parties compensate the firm when selling the investments, or (c) both.
  - Another example is about paying off your mortgage out of investment accounts. When a firm charges fees based on assets being managed, there could be a conflict in the advice provided, if paying off the mortgage reduced the account value and reduced the advisor's fee.

For additional information, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 7.

**Conversation Starters:** Ask us the following questions –

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

**How do your financial professionals make money?**

- Our financial professionals are compensated in one or more of the following ways: By the hour, by salary, or as an owner of the business.
- Our firm earns revenue by only three methodologies: by the hour, by a fixed project fee, or an on-going fixed fee for Investment Management or Wealth Management. We never receive commissions or referral fees.

**Disciplinary History**

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

- No, the firm and/or its financial professionals do not have a reported disclosure.
- Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research your financial professionals.

**Conversation Starters:** Ask us the following questions –

- As a financial professional, do you have any disciplinary history? For what type of conduct?

**Additional Information**

- For additional information on our investment advisory services and to request a copy of the relationship summary, go to IAPD at [adviserinfo.sec.gov](http://adviserinfo.sec.gov) or to our website, [www.archerpointewm.com](http://www.archerpointewm.com).
- You can call us at (530) 280-7340 to request up-to-date information and request a copy of the relationship summary.

**Conversation Starters:** Ask us the following questions –

- 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?