



## Form CRS

April 21, 2021

### Introduction

Clear Ridge Wealth Management, LLC is registered with the Securities and Exchange Commission as an investment advisor. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisors and it is important you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

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

We offer wealth management services to retail investors, which includes financial planning and investment management services. We provide periodic advice and reviews regarding your investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning.

**Monitoring:** As part of our investment management services, we will continuously monitor your investment accounts over which you provide us with such authority and provide advice.

**Investment Authority:** Investment management services are provided primarily on a discretionary basis, meaning we will have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. Any restrictions must be provided to us in writing. In limited instances, we offer non-discretionary management services, which means the client makes the ultimate decision regarding the purchase or sale of investments.

**Limited Investment Offerings:** Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

**Account Minimums and Other Requirements:** We do not have a minimum account size; however, we do have a minimum annual relationship fee.

#### Questions you could ask us to help better understand our services:

*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?*

**Please refer to our Form ADV, Part 2A Brochure, located at <https://adviserinfo.sec.gov/firm/summary/172689> for more detailed information on our services.**

### What fees will I pay?

Retail investors will incur fees based on a percentage of their assets under our management. Fees are paid quarterly in advance, and are subject to a minimum annual fee. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, transaction charges and internal expenses related to underlying investments. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.

In certain instances, we also provide stand-alone financial planning services, for which we charge hourly and/or fixed fees and bill the fees as incurred.

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.

**Questions you could ask us to help better understand 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 should carefully review our Form ADV, Part 2A Brochure, located at <https://adviserinfo.sec.gov/firm/summary/172689> to understand the fees and costs you will pay to us.

**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 is an example to help you understand what this means: We are paid based upon the value of the assets in your accounts. Therefore, we have a conflict in that it is to our advantage to encourage you to hold your assets with us.*

**Questions you could ask to help better understand our conflicts of interest:**

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

You should carefully review our Form ADV, Part 2A Brochure, located at <https://adviserinfo.sec.gov/firm/summary/172689> for more detailed information about our conflicts of interest.

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

Our financial professionals are compensated based on the profitability of the firm. They are not compensated based on the sale of a particular product and do not earn commissions.

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

No, please visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

**Questions you could ask to help you better understand our disciplinary history:**

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

**Additional Information**

You can find additional information about our advisory services in our Form ADV Part 2A Brochure and may request an up-to-date information and a copy of our Relationship Summary by contacting us at (269) 381-1700.

**Questions you could ask to help you better understand who to contact with any questions or complaints:**

*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?*