



CLIENT RELATIONSHIP SUMMARY

MARCH 27, 2024

BSW Wealth Partners, Inc., a Public Benefit Corporation (“BSW”) This summary concerns the services that are available from us in our capacity as an investment adviser registered with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me? As an investment adviser, we provide ongoing advice to you regarding investments based on your individual needs. We are honored to work side by side with individuals and families who want to live richly, impact deeply, and experience more. Their zest for life and determination to create extraordinary experiences inspire our work every day.

- Family Office Clients have access to an expanded menu of services and we work with you to determine appropriate services based on your needs. In addition to investment advisory services and financial planning, we may provide additional specialized planning (i.e. business/exit planning) and strategic oversight to help you meet your goals.
- Private Clients receive both investment advisory services, in the form of a customized investment plan, and financial planning support.
- Wealth Management Clients work with us to develop and implement a customized investment plan.

Our investment advisory services are centered around an investment plan and financial strategies designed to achieve your financial goals. Our experienced professionals provide target asset allocations, investment recommendations and ongoing monitoring of your accounts. We do not have a minimum account size, although we do have minimum fees discussed below. We manage most of our client accounts on a discretionary basis which means we make decisions regarding the purchases and sales in your accounts. You may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. In certain circumstances, we may offer non-discretionary services. If we provide you with non-discretionary services, you make the ultimate decision regarding the purchase and/or sale of investments. Our investment recommendations are not limited to proprietary investments nor are they limited to any certain types of investments.

For additional information, please see Items 4 and 16 of BSW’s [Form ADV, Part 2A](#)¹.

Conversation Starters. Ask your financial professional:

- 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? We are more about fit than fees. One of the advantages of being 100% independent is we choose who we work with and part of that is if you are a great fit for us. We retain the discretion to negotiate fees and fee arrangements or waive fees entirely.

You will pay an annual fee in quarterly installments that will typically vary based on the size of assets you hold in your accounts. Whether selecting Wealth Management, Private Client or Family Office services, you can choose between an asset-based or a fixed fee. For Wealth Management and Private Clients, we typically charge an asset-based fee at the rate of 1.00% on the first \$3,000,000 of assets, 0.75% on the next \$2,000,000 of assets, and 0.50% for your assets over \$5,000,000. For Family Office clients, we typically charge an asset-based fee at the rate of 0.65% on the first \$10,000,000 of assets, 0.35% on the next \$40,000,000 of assets, and 0.15% for your assets over \$50,000,000. For Institutional clients, we typically charge 0.50% on the first \$50,000,000 of assets and 0.35% thereafter. For Custom Impact Mandates, upon completion of the mandate commitment period, we typically charge 1.00% on

¹ A copy of our Form ADV, Part 2A is available at: <http://www.bsw.com/pdf>

portfolio assets. Our minimum fees vary based on the service you select: \$2,500 per quarter for Wealth Management or Institutional, \$5,000 per quarter for Private Client, or \$16,250 per quarter for Family Office. It is important to understand that when fees are charged on assets, the more assets in your account, the more you will pay us in fees; we may have an incentive to encourage you to increase the assets in your account to increase our fees.

In addition to our advisory fees, you are also responsible for trading commissions, transaction fees, mutual fund expenses, separately managed account or sub-manager fees and administrative costs, exchange traded fund fees, etc. in the implementation of our recommendations. We receive no compensation from these sources.

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, please see Items 4 and 6 of BSW's [Form ADV, Part 2A](#).

Conversation Starter. Ask your financial professional:

- 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 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 affect the recommendations we provide you. Here are some examples to help you understand what this means:

We are a fee-only investment advisor and do not receive compensation from any other sources.

We may have a conflict of interest in recommending a certain custodian (i.e. Fidelity or Schwab) to you. Although we are independent and not affiliated with the recommended custodians, we do receive certain other benefits by having you custody your assets with them. We may also have a conflict of interest in recommending a rollover IRA as you may pay higher fees than the fees associated with remaining in your current retirement plan.

For additional information, please see BSW's [Form ADV, Part 2A](#).

Conversation Starter. Ask your financial professional:

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

How do your financial professionals make money?

Our financial professionals are paid a base salary as well as incentive compensation. The incentive compensation is based on the amount of assets under management that individuals introduce to the firm. Accordingly, there may be a conflict of interest in recommending the firm to you, as the recommendation could be made on the basis of compensation to be received, rather than on your best interest.

Do your financial professionals have legal or disciplinary history?

No, none of our financial professionals have a legal or disciplinary history. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional:

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

Additional Information

For additional information about our services, please review [BSW's Form ADV, Part 2A Brochure](#). If you would like a copy of this Client Relationship Summary or our Brochure, please call (303) 444-9696 or e-mail info@bsw.com.
