

Springwater Wealth Management, LLC – Form CRS Customer Relationship Summary

Item 1 – Introduction

Springwater Wealth Management, LLC is an investment adviser registered with the Securities and Exchange Commission. We provide investment advisory and financial planning services. Brokerage and investment advisory services and compensation structures differ, and it is important for you to understand these differences.

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. This document is a summary of the types of services we provide and how you pay for them. Please ask us for more information. There are some suggested questions included in this summary. 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 advisers, and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail clients, including individuals, trusts and estates. We primarily offer Financial Planning, Investment Management, and Wealth Management services (which integrates our financial planning and investment management services). If you retain us for Investment Management or Wealth Management services, we will monitor on a continuous basis (no less than quarterly) the investments in your account(s) over which we have authority. Our authority over your account(s) will continue until our engagement ends.

We generally manage investment accounts on a discretionary basis. After you sign a discretionary agreement with us, we're allowed to buy and sell investments in your account(s) without asking you in advance. Any limitations will be described in your signed agreement, including any restrictions you wish to apply to your account(s). We will have discretion until your advisory agreement is terminated by you or by us. If you engage us on a non-discretionary basis, we cannot place transactions in your account without your prior consent. We do not limit the scope of our advisory services to proprietary products or certain investments.

If you retain us for Financial Planning services only, we don't monitor your investments. Our financial planning engagement is considered complete when we provide our recommendations to you. When we provide Financial Planning services only, we rely upon information provided by you for our financial analysis and do not verify any such information while providing this service. More information about our services and clients is available in Item 4 of our [Form ADV Part 2A](#) ("Brochure").

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?

We provide our advisory services on a fee basis. For Financial Planning services, we charge a flat fee, which we quote in advance and which typically ranges between \$5,000 and \$15,000. For Investment Management and Wealth Management services, we charge an annual fee calculated as a percentage of your assets under our management (our "AUM Fee"). Our AUM Fee is negotiable, but generally ranges between 0.40% and 0.95%. If your portfolio value is less than \$1 million, we may charge a flat fee of \$9,500 per year. New Wealth Management clients also pay a one-time flat fee for an initial financial plan. We typically deduct our AUM Fee from your account(s) on a quarterly basis, in arrears, based on the value of your portfolio on the last day of the previous

A copy of our Form ADV Part 2A Brochure can be obtained online at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=764607

quarter. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to encourage you to increase the assets we manage. 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 Item 5 in our Brochure](#).

Conversation Starter: 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?

As a client you will incur charges from financial institutions and other third parties such as custodial fees, fees related to expenses charged by mutual funds and exchange-traded funds to their shareholders, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. You will incur transaction fees. Such charges and fees are in addition to our advisory fees.

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 give to you. Here are some examples to help you understand what this means:

A conflict of interest may exist any time we recommend that you keep your assets under our management rather than remove them. Examples could include recommending that you rollover an account into an account managed by us, or recommending that your assets remain in your account rather than satisfying a debt obligation.

We use Charles Schwab as custodian for our clients' accounts. Schwab's services include research, brokerage, custody and access to mutual funds and other investments that are otherwise available only to institutional investors. Some of these other products and services assist us in managing and administering clients' accounts. For additional information, please [see Item 14 in our Brochure](#).

Conversation Starter: 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 salary and additional compensation based on the revenue our firm earns from advisory services. Additional information about our conflicts is in [Item 5 of our Brochure](#).

4. Disciplinary History

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

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

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

5. Additional Information

You can find additional information about our investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD 167539. You may also contact us at (503) 482-7570 to request a copy of this relationship summary and other up-to-date information.

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?

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