

### Introduction

Our firm, Cardinal Point Wealth Management, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

We are a U.S. registered investment adviser that offers investment advisory services, including Comprehensive Portfolio Management, and Financial Planning & Consulting to clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs and goals. We'll offer you advice on a regular basis and contact you at least semi-annually to discuss your portfolio.

We are allowed to buy and sell investments in your account without asking you in advance ("discretion"). We will have discretion until the advisory agreement is terminated by you or our firm. We do not restrict our advice to limited types of products or investments.

Our firm requires a minimum account balance of \$1,000,000 to open and maintain an account for our Comprehensive Portfolio Management services. This account balance minimum may be waived at any time at our firm's discretion.

Financial Planning & Consulting is included in our Comprehensive Portfolio Management services for no additional fee. Financial Planning & Consulting and Tax Preparation & Compliance Services is also offered as a separate standalone service for a flat or hourly fee. Under this arrangement, we do not monitor or actively manage your investments.

Private Wealth Services are offered to clients seeking Comprehensive Portfolio Management, Financial Planning & Consulting and Tax Planning, Preparation & Compliance Services. A quarterly flat fee will be billed. This service is no longer offered to new clients. Some legacy clients may still participate in this program.

*Additional information about our advisory services is in Item 4 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/151579>.*

### What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the assets in your account for our Comprehensive Portfolio Management services which also includes Financial Planning & Consulting. The fee schedule ranges from 0.10% to 1.25% depending on the value of the assets in your account. Our firm does, however, require a minimum annual advisory fee of \$12,500 if a comprehensive financial plan is to be included. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are occasionally negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.

For our Financial Planning & Consulting and Tax Preparation & Compliance standalone services, our maximum flat fee is \$30,000 and our maximum hourly rate is \$400. We charge an upfront retainer when you sign an agreement for this service.

The Private Wealth Services program charges a minimum quarterly fee of \$5,000 and a maximum annual fee of \$110,000. This service is no longer offered to new clients. Some acquisition legacy clients may still participate in this bundled program and the fee will be outlined in their respective executed advisory agreements.

The broker-dealer that holds your assets charges you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firm's fees for our Comprehensive Portfolio Management services. You may also pay charges imposed by the broker-dealer holding your accounts for

certain investments and maintaining your account. Some investments, such as mutual funds, index funds, and exchange traded funds charge additional fees that will reduce the value of your investments over time.

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.

*Additional information about our fees is in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/151579>.*

**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 nature of our business model 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 some examples to help you understand what this means:*

Representatives of our firm are also investment adviser representatives of Cardinal Point Capital Management, Inc. (“CPCM”). As such, they have an incentive to recommend CPCM as an alternative investment adviser. This creates a conflict of interest in that these recommendations are directly related to the adviser’s relationship with CPCM.

In addition, James Sheldon, Jeffrey Sheldon, John McCord Jr., Jeffrey Adema, Mary Daley, Matthew Carvalho, and Terry Ritchie are owners of CPCM. This presents a conflict of interest to clients as they may spend time away from providing advisory services to participate in this activity.

*Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/151579>.*

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

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs.

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

Yes, our financial professionals have legal and disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Additional Information**

You can find additional information about our firm’s investment advisory services on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #151579. You may also contact our firm at 866-213-2036 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:**

- 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 those qualifications mean?
- Help me understand how these fees and costs may 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?
- How might your conflicts of interest affect me, and how will you address them?
- 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?