

Form CRS – Client Relationship Summary

WPWealth LLP (“Firm”), is an investment adviser registered with the Securities and Exchange Commission. We feel it is important for you to understand how brokerage and investment advisory services and fees differ in order to determine which type of relationship is right for you. Free and simple tools are available to research firms and financial professionals at 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?

Our Firm offers investment advisory and consulting services to individuals, partnerships, trusts, estates, corporations, charitable organizations, and retirement plans. Services are provided on a continuing basis which includes the appropriate allocation of managed assets among cash, stocks, mutual funds, ETFs and bonds. The specific securities may include exchange-listed stocks, corporate and municipal bonds, United States government and or government agency securities, no-load mutual funds, closed-end mutual funds, load-waived mutual funds, certificates of deposit (CDs), exchange traded funds (ETFs) and variable insurance products and/or their sub-accounts. These specific securities will provide proper diversification and help meet your stated investment objectives and risk tolerance.

Our accounts are managed on a discretionary or non-discretionary basis, depending on the authority granted through the Investment Advisory Agreement. Our Firm maintains a Limited Power of Attorney for all discretionary accounts for the purposes of directing and/or otherwise effecting investments on behalf of the managed account. Our non-discretionary services allows us to make recommendations and/or provide information to you, but will not have any authority to make decisions or recommendations, or to cause you to act upon our recommendations.

As part of our standard services, your accounts will be reviewed no less than annually to ensure suitability to the respective investment objectives. Reviews that are more frequent may be triggered by material changes in variables such as your individual circumstances or changes in the market, economic or political environment. *Additional information about our services can be located in Items 4, 7, and 13 of our [Firm ADV Part 2A](#) which is available online at www.wpwealth.com.*

Ask your Advisor:

- *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?

You will pay the Firm for its services based upon your assets under management. Discretionary Accounts are billed quarterly in advance and range from 1.00% to not exceed 2.5% annually. An annual administration fee per account of \$100 is also charged. You are not subject to a minimum account value however, the Firm does impose a minimum annual advisory fee of \$5,000 in effect at the time you enter into the advisory relationship. Non-Discretionary Accounts are billed quarterly in arrears and range from \$3,500 minimum to 1.00% annually. The Firm can also provide other financial planning or consulting services at a negotiated or hourly rate.

All fees paid to the Firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund’s prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, you may pay an initial or deferred sales charge. In addition to our advisory fees, you are also responsible for the fees and expenses charged by custodians including, but not limited to, any transaction charges imposed by a custodian with which an independent investment manager effects transactions for your account(s).

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 and costs are located in Items 4 and 5 of our [Firm ADV Part 2A](#) which is available online at www.wpwealth.com.*

Ask your Advisor:

- *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?*
- *How do you determine what fees I will be charged?*

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 can affect the investment advice we provide you. Here are some examples to help you understand what this means:

You understand and acknowledge that we act and will continue to act as investment managers or advisers to various fiduciaries or other managed accounts. You also understand and agree that we may give advice and take action in the performance of our duties with respect to any of our other clients based on their specific investment profile that may differ from the timing or nature of action recommended for you. In making investment decisions, we may allocate specific investment opportunities among yourself and our other clients in our sole discretion.

Fees are subject to change with 30 days written notice. Certain clients with pre-existing relationships may initially be charged fees which are less than those set out above. With regards to employee-related accounts and certain other accounts, the quarterly fees may be less, depending upon a number of factors, including portfolio size, length of employment and relationship to the employee.

Ask your Advisor:

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

For additional information, please see Item 5 of our firm ADV Part 2A which is available online at www.wpwealth.com.

How do your financial professionals make money?

As compensation for managing the Account, you shall pay to the Firm an annualized asset-based fee (the “Advisory Fee”). The Advisory Fee includes payment for: (i) investment advisory services provided; (ii) administrative services such as computing, charging and collection of account fees, including the Advisory Fee for services provided (iii) administrative services to include, but not limited to, the processing of deposits and withdrawals from the Account pursuant to your instruction; and (iv) the issuance of monthly and/or quarterly account statements. Our advisors are employees of the firm and are paid a fixed monthly salary.

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

No, our Firm and/or advisors do not have any legal and/or disciplinary history. Visit www.Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

Ask your Advisor:

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

Additional Information

For additional information about our services, please go to the SEC’s website at www.adviserinfo.sec.gov by searching WPWealth LLP, CRD# 145467 or by visiting our home page at www.wpwealth.com. If you would like additional up-to-date information or a copy of this Form CRS, please call 817-259-9738.

Ask your Advisor:

- *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?*