



Item 1 - Introduction

Accredited Wealth Management “AWM” (CRD No. 170261) is registered with the Securities and Exchange Commission as an investment adviser. Advisory services and fees are different from brokerage services and fees. It is important to understand the difference and carefully consider which account type and the services that are right for you. This document provides a summary of the types of services provided by our firm and the associated fees. In addition, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which provides educational materials about broker/dealers, investment advisers, and investing.

Item 2 - Relationships & Services

What investment services and advice can you provide me?

We provide two investment advisory services, comprehensive portfolio management and financial planning/consulting services. Our Comprehensive portfolio management encompasses both asset management and ongoing financial planning. We strive to meet (in-person, phone or by video) with you, no less than annually, to provide investment advice, develop strategies and define goals. We monitor investments and provide updates to you at least quarterly as part of our standard services. Assets are managed on a discretionary or non-discretionary basis. A discretionary basis allows for securities to be bought and sold without asking you in advance and without material limitations whereas non-discretionary authority requires your permission prior to each transaction. Our asset management services are not limited to proprietary products or a limited menu of products. We may be limited in the investment options available by our custodian, Charles Schwab. We only invest your assets in securities that trade on the major exchanges and do not participate in private placement or non-publicly traded securities. An account minimum of \$100,000 is generally required but a lesser amount will be considered as circumstances warrant. We also provide financial planning/consulting services. Our written financial plans usually include one-time recommendations or specific actions to be taken by you. We do not provide ongoing monitoring following the plan delivery. We do not require you to open an investment account to provide a financial plan. For financial planning engagements where we do not manage your assets, our minimum fee is \$1,000 but a lesser amount will be considered as circumstances warrant.

Additional information about our advisory services and the types of clients we served can be found in our ADV 2A on our website at www.accreditedwm.com.

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?

Our comprehensive management fee starts at 0.95% on an annualized basis up to the first \$500,000 of assets under management. The annual fee tiers down for assets above \$500,000. Our firm’s fees are billed on a pro-rata annualized basis quarterly in advance based upon the market value of your account on the last day of the previous quarter. Annualized fees are divided by 4 to arrive at the quarterly rate rounded to the nearest dollar. Accounts opened in the middle of a quarter will not be billed until quarter-end, at which time they will be billed in arrears for the days the account was open during the previous quarter as well as quarterly in advance for the following quarter. Our fees are generally not negotiable but may vary based on individual circumstances. Fees will be deducted from your managed accounts. In addition to our fees, you pay charges imposed directly by the selected mutual fund or exchange traded fund which shall be disclosed in the fund’s prospectus (i.e., fund management fees and other fund expenses). You will also pay transaction fees charged by the custodian.

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. We charge on an hourly or flat fee basis for financial planning and consulting services. The total estimated fee, as well as the ultimate fee that we charge you, is based on the scope and complexity of our engagement with you. Our hourly fees generally range from \$200 to \$300 per hour and flat fees generally range from \$1,500 to \$5,000. We require an initial payment of fifty percent (50%) of the estimated total financial planning or consulting fee with the remainder of the fee directly billed to you and due to us within thirty (30) days of your financial plan being delivered or consultation rendered to your satisfaction. **Additional information about our asset management and financial planning fees can be found in our ADV 2A on our website at www.accreditedwm.com.**

Conversation Starters: "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 can affect the investment advice we provide you. Here is an example to help you understand what this means. The more assets you have in an advisory account, the more you will pay in fees. We therefore have an incentive to encourage you to increase the assets in your account.

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

Additional information about conflicts of interest can be found in our ADV 2A on our website at www.accreditedwm.com.

How do your financial professionals make money?

Financial professionals are compensated based upon salary and bonuses based on firm and personal goals. Additionally, most of our financial professionals are owners of our firm and therefore earn income based upon their respective ownership of the firm.

Item 4 - Disciplinary History

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

No. Neither our firm nor any of our financial professionals have legal or disciplinary history to disclose or is required to disclose. We encourage you to visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. **Additional information about our legal or disciplinary history can be found in our ADV 2A on our website at www.accreditedwm.com.**

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

Item 5 - Additional Information

To request an updated Customer Relationship Summary, please contact us at (502) 290-1905. More information about our firm is available in the Form ADV 2A that can be found by searching our CRD number, 170261 at www.adviserinfo.sec.gov. You can also access our Form ADV 2A, Customer Relationship Summary, and Privacy Policy on our website at www.accreditedwm.com.

Conversation Starter: 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?