

## Form CRS

Experience Your Wealth, LLC is registered in its home state of Rhode Island and other states as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. 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.

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

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We offer investment advisory services to retail investors which principally include individuals and high-net-worth individuals. When providing non-discretionary advisory services, you make the ultimate decision regarding the purchase or sale of investments. Any discretionary advisory services are provided by our outsourced investment manager, First Ascent Asset Management, with whom clients sign a discretionary account agreement. Our advice is not limited to certain types of investments. Our financial planning services entail the preparation of a financial plan based on your specific financial situation that includes a recommended course of action or activity to take if you decide to implement our recommendations. We do not offer proprietary products. We do not have a minimum account size or investment amount to retain or maintain our advisory services, though we have a minimum annual fee starting at \$10,000/year.

Regular monitoring of your account(s) is included as part of our standard advisory services, with reviews typically occurring at least semi-annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

More detailed information about our services may be found in Items 4 and 7 of our Form ADV Part 2A brochure found here: <https://adviserinfo.sec.gov/firm/brochure/305991>.

#### 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?"

### *What fees will I pay?*

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Retail investors will generally incur the following fees charged by us: a one-time upfront fee of \$1,000 - \$3,000, followed by an annual fee ranging from \$10,000 - \$30,000 per year based upon your earned income and net worth. Fees are charged monthly or quarterly in arrears. To the extent a third-party adviser is utilized, additional asset-based fees shall also apply in which a client would pay their fee directly. In addition, retail investors may also generally incur the following fees and costs charged by third-parties: custodian fees, brokerage fees and product expenses such as internal expense ratios, and transaction charges.

When we charge annual fees that are based upon earned income and net worth, we may have an incentive to encourage you to increase your income and net worth.

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.

More detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A 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?"

## Form CRS

### *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?*

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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.

The custodian(s) we recommend provide(s) us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to [Item 12 of our ADV Part 2A brochure](#).

The third-party investment adviser we recommend provides us certain benefits, such as due diligence and educational seminars along with the use of certain software. This creates an incentive to recommend the third-party investment adviser. To learn how we address this incentive, please refer to [Item 10 of our ADV Part 2A brochure](#).

#### Conversation Starter

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

More detailed information about our conflicts of interest may be found in our [Form ADV Part 2A brochure](#).

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

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Our financial professionals are compensated based on a base salary and a bonus. They are not compensated based on the sale of a particular product and do not earn commissions.

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

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No. You may visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### Conversation Starter

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

### *Additional Information*

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You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting [www.experienceyourwealth.com](http://www.experienceyourwealth.com) or emailing [jake@experienceyourwealth.com](mailto:jake@experienceyourwealth.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?"