

## True Wealth Design Client Relationship Summary

True Wealth Design, LLC is registered with the Securities and Exchange Commission 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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The principal services we offer include wealth management services, (a combination of investment management and financial planning services), stand-alone investment advisory services, and stand-alone financial planning services. If you utilize our wealth management or investment advisory services, you will typically give us discretionary authority to trade the assets in your account(s) through a limited power of attorney contained in your client agreement with us. We invest your assets in accordance with an asset allocation strategy based on your investment objectives, risk tolerance, and financial circumstances. We will monitor the holdings and performance of the investments we make for you on an ongoing basis and will provide you with periodic reports about the performance and holdings of your account. If you only engage us to provide financial planning services, we will not have discretionary authority to trade the assets in your account and we will not monitor the holdings and performance of your investments.

We provide advice on various types of investments and are not limited to a specific type of investment or product. We do not offer proprietary products. We generally do not require a minimum account size to open and maintain an advisory account, but we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Item 4, Item 7, Item 8, Item 13, and Item 16 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/143194>.

#### **Key Questions to Ask Your Financial Professional**

- 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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For our wealth management and investment advisory services, we charge an asset-based fee that generally ranges from 0.25% to 1.60% per year and subject to a minimum annual fee. Asset-based fees are calculated based on a percentage of the total value of the assets in your account and are assessed on a quarterly basis. The more assets there are in your account and the higher the value of those assets, the more you will pay in fees. Thus, our firm has an incentive to encourage you to increase the assets in your account. However, as assets increase, the asset-based fee, as a percentage of your total account, generally decreases. We also charge fixed fees or hourly fees for standalone financial planning services, which generally range from \$2,500 to \$10,000 on a fixed fee basis and \$250 to \$1,000 per hour on an hourly basis. In a fixed fee arrangement, the amount of fees we charge you remains the same even if your assets increase or decrease in amount or value. When we charge fixed fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation. When we charge hourly fees, we are incentivized to incur more time in rendering services to you.

In addition to our fees, you will be responsible for other fees and expenses associated with the investment of your assets. Such other fees and expenses may include fees and expenses of mutual funds and exchange-traded funds in which you invest, brokerage commissions and other transaction costs, other custodial or exchange fees, and taxes. However, we strive to use low-cost investments and attempt to minimize fees and expenses when appropriate and in your best interest.

*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 our client agreements and described in [Form ADV Part 2A, Items 5 \(Fees and Compensation\)](#).

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### Key Questions to Ask Your Financial Professional

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?***

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When we act as your investment adviser, we have to act in your best interest and do 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 potentially affect the investment advice we provide you. Here are some examples to help you understand what this means.

To the extent you purchase an insurance product from us, you will pay an ordinary and customary commission. You are not obligated to retain us for your insurance needs. Insurance commissions are separate and in addition to our advisory fees and comprise a small portion of firm revenue (less than 1% yearly from 2016-2025). While we may earn commission-based compensation for selling insurance products and this presents a conflict of interest, non-owner advisors do not directly benefit from these commissions, as commissions are not considered in their compensation package. Full disclosure of any first-year commissions received by the firm will be made available at the client's written request to maintain transparency while having your insurance needs met and serviced.

To the extent you utilize the services of TW Accounting & Tax Advisors, LLC ("TWA"), our affiliate, you will pay an additional fee for such accounting, tax, and related services. We therefore have a financial incentive to recommend that you retain TWA for services. You are not obligated to retain TWA for your accounting or tax needs.

### Key Questions to Ask Your Financial Professional

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

For additional information about conflicts and how we address them, please refer to our [Form ADV Part 2A Item 10, Item 12, Item 14](#).

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

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Our advisors are highly credentialed professionals, generally CFP®, CFA®, or CPA, and are compensated through base salary and incentive compensation. Bonuses are received for managing revenue associated with client relationships, which is designed to incent the advisor to retain relationships by providing quality service and advice. Bonuses are also received for new client revenue development. Both types of bonuses yield incentives for advisors to increase client assets.

Compensation for financial advisors is unrelated to the type of product in which client assets are invested and does not include insurance commissions. Owner-advisors will also generally receive profit distributions, which may include commissions earned from insurance products sold.

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

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Firm – no. Financial professionals – yes. You may visit [investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

### Key Questions to Ask Your Financial Professional

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 information about your investment advisory services and request a copy of the relationship summary at 330-777-0688 or by [clicking here](#).

### Key Questions to Ask Your Financial Professional

- 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?