

ITEM 1 - INTRODUCTION

TrailWise Financial Partners, LLC (“TrailWise”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. One of the requirements of being a Registered Investment Adviser (“RIA”) is to produce this Client Relationship Summary.

As an RIA, we do not sell products or accept commissions for advisory services, but some supervised persons may receive insurance commissions through outside business activities. We have a fiduciary responsibility to our clients and are legally required to act in their best interests. This differentiates us from brokerage firms, which offer other types of services, fee structures, and working relationships. Brokerage and investment advisory services and fees differ, and it is important to understand these differences, which is why the SEC provides free and simple tools for researching financial professionals at www.investor.gov/CRS. This site also provides educational materials about investment advisors, broker-dealers, and investing.

ITEM 2 – WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

TrailWise offers investment advisory services to clients on a discretionary and non-discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our authority, such as by imposing reasonable restriction on investing or trading in certain securities or groups of securities. We monitor your investments on an ongoing basis as part of our discretionary advisory services. In a non-discretionary account, you have not granted written investment authority to your Financial Professional, and he or she will consult with you before executing trades in your account. As the retail client, you make the ultimate decision regarding the purchase or sale of your investments. Our Firm also offers financial planning and consulting services for our clients. These services can be provided on a stand-alone basis or in conjunction with our investment management services. These services usually include preparing long-term financial projections for clients and may also include advising on insurance policies, education funding, real estate decisions, non-managed investments, financial options, business planning, and tax and estate planning matters.

FOR MORE INFORMATION, PLEASE SEE ITEMS 4, 7, 13, AND 16 OF OUR [FORM ADV 2A “BROCHURE.”](#)

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.A –WHAT FEES WILL I PAY?

We generally offer our advisory services for an annual investment advisory fee calculated as a percentage of the value of the assets that we manage in your account. Our fees are assessed quarterly, in advance, based on the ending market value on the last day of the previous quarter, as set forth in the fee schedule contained in your advisory agreement, not to exceed 1.25%. Our fees are exclusive of brokerage commissions, transaction fees, exchange fees, and other related costs and expenses. Where we determine to allocate capital to exchange-traded funds (“ETFs”) and mutual funds, our fees are exclusive of the fees and expenses of the ETFs and mutual funds. The structure and level of our fees will vary by client based upon the services provided and other considerations deemed relevant by us. 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 cost you are paying. The more assets in your advisory account, the more you will pay in fees, and therefore the Firm has an incentive to encourage you to increase the asset value in your account.

Occasionally a client will hire us only for financial planning and/or consulting services. Our fee for this limited service is typically a flat agreed upon amount or an hourly rate, as agreed to in your agreement. Fixed fees range from \$1,000 - \$20,000 and hourly fees will not exceed \$400 per hour, depending on the scope and complexity of the plan. For planning and consulting services, fees will be billed as services are rendered.

The custodian (generally LPL Financial) for an investment account may charge transaction costs, as well as custodial, redemption, administrative, and other fees. Most of our clients only pay transaction costs and occasional administrative fees. LPL also earns fees in other ways including, but not limited to, managing money market and proprietary mutual funds, margin loan interest, securities lending, and platform fees paid by fund managers. Our Firm does not share in Custodian Fees charged to your account.

FOR MORE INFORMATION, PLEASE SEE ITEM 5 OF OUR [FORM ADV 2A “BROCHURE.”](#)

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?**

ITEM 3.B – WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY & 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, how we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect our investment advice. Here are some examples to help you understand what this means. 1) We earn more when your assets

under management increase, which creates an incentive to encourage you to invest more. 2) We may recommend rolling over assets from a retirement account into an account we manage, even when lower-cost options are available. Our firm receives a fee as compensation for providing investment services on your account. We manage accounts for multiple clients and allocate our time based on each client's needs.

FOR MORE INFORMATION, PLEASE SEE ITEMS 5, 10, 11 AND 14 OF OUR [FORM ADV PART 2A "BROCHURE."](#)

Conversation Starters:

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

ITEM 3.C – HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Financial Professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number, value, and complexity of accounts under management, the performance of those accounts, and client satisfaction and retention. Some of our Financial Professionals are insurance licensed and receive commissions, trails or other compensation from the respective insurance companies as a result of coordinating insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to prioritize your interests and have established policies to avoid conflicts. While some of our Firm's Financial Professionals are engaged in outside business activities, we must disclose material outside business activities and any conflict that it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals must follow a Code of Conduct to mitigate any conflicts with you.

FOR MORE INFORMATION, PLEASE SEE ITEMS 5, 10, 11, AND 14 OF OUR [FORM ADV PART 2A "BROCHURE"](#) AND REFER TO YOUR FINANCIAL PROFESSIONAL'S ADV 2B BROCHURE

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research TrailWise Financial Partners and our financial professionals.

FOR MORE INFORMATION, PLEASE SEE ITEM 9 OF OUR FORM [ADV PART 2A "BROCHURE"](#) OR REFER TO ITEM 11 OF OUR PART 1

Conversation Starters:

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

ITEM 5 - ADDITIONAL INFORMATION

For additional information about our investment advisory services, visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is 323530. You may also contact us for up-to-date information and request a copy of the relationship summary by contacting us at 720-463-2850 or www.trailwisefp.com

Conversation Starters:

- ***Who is my primary contact person? Is he/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?***