

## Introduction

Kolinsky Wealth Management, LLC (“KWM”) 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](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

KWM provides personalized investment management and financial planning services. Clients advised include individuals, small business, trusts, and ERISA plans and their sponsors. KWM does not require clients to place a minimum amount of assets with the firm or impose a minimum fee.

### Financial Planning

KWM may provide its clients broad or focused financial planning and consulting services on topics including but not limited to Investments, Insurance, Education Funding, Budgeting, Estate Planning, Tax Minimization, and Retirement.

### Investment Management

When we perform investment management services, we will do so on a discretionary basis. This means we will not seek specific approval of changes to the securities in client accounts. Each client’s portfolio will be invested according to that client’s investment objectives. KWM determines these objectives with the client through reviewing client provided documents, client interviews and/or asking the client to put these objectives in writing. Once we ascertain your objectives for each account, we will develop a portfolio we believe will best fit your needs. KWM allocates client assets among multiple Exchange Traded Funds, however KWM may in certain circumstances utilize Mutual Funds, Equities, Bonds and other securities necessary to meet client’s investment objectives. KWM may also direct or recommend how client’s assets should be allocated in variable annuity products, employer-sponsored plans, and/or 529 plans.

### Retirement Plan Consulting Services

KWM will offer consulting services for both retirement plans and their participants. KWM will provide research and analysis with regard to investment advice and fiduciary due diligence with regard to the selection and ongoing monitoring of funds for plan sponsors and individuals.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients available by [clicking here](#).

**“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?

### Financial Planning

Typically, KWM will charge a fixed fee for services of up to \$10,000 depending on the services to be provided as contracted for and negotiated with client in advance. Clients may also contract to have financial planning advice provided based on an hourly fee rather than based on the assets under management. The Advisors hourly fee will be billed at a rate of \$300 to \$500 per hour, but may be negotiated in advance. The Advisors hourly fees will be negotiated and agreed upon by the parties in advance. Hourly fee-based clients are billed on a monthly basis upon completion of work performed.

### Asset Management

Generally, fees vary from 0.00% to 1.30% per annum of the market value of a client’s assets managed by KWM. Fees are negotiable, and the fee range stated is a guide. The fee chosen within that range is determined in part by the nature of the account, including the size of the account, complexity of asset structures, the nature of the ongoing work needed for that particular client, the complexity of the portfolio, and other factors that would be dependent upon the specific client.

### Retirement Plan Consulting Services

For plan sponsors, fees for consulting on retirement plan options vary from 0.00% to 1.00% per annum of the market value of the plan’s assets under the direction of KWM or will be charged a flat annual fee for service ranging from \$3,000 to \$50,000. These are the only fees, either direct or indirect, that KWM reasonably expects to receive from the plan. Fees are negotiable and will be determined by the scope and nature of the services provided the size of the account, the complexity of the plan document and other factors. For asset management clients with Retirement Plans, fees for choosing and monitoring plan options will vary depending upon the available options in the plan, the client’s needs, and frequency of desired monitoring. Retirement Plan Consulting fees are negotiable and are dependent on the nature of the engagement in the sole discretion of KWM.

There are a number of other fees that can be associated with holding and investing in securities. In addition to the advisory fees paid to KWM, clients may also incur certain charges imposed by other third parties, such as broker-dealers,

custodians, trust companies, banks and other financial institutions (collectively “Financial Institutions”). These additional charges may include securities brokerage commissions, transaction fees, custodial fees, fees charged by the Independent Managers, margin costs, charges imposed directly by a mutual fund or ETF in a client’s account, as disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

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. For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).

**🗣️ “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.

Certain professionals of KWM are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for KWM clients through an affiliated entity, Kolinsky Financial Group, Inc., in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as employees of KWM. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client’s needs. Clients should be aware of this conflict when considering whether to engage KWM or utilize these professionals to implement any insurance recommendations. Certain professionals of KWM are registered representatives of The Strategic Financial Alliance, Inc. (“SFA”), a FINRA member broker-dealer. Because SFA supervises the activities of these professionals as registered representatives clients receiving brokerage services from SFA will also receive a separate SFA Form CRS. Registered representative status enables these professionals to receive customary commissions for the sales of various securities, including those they recommend to clients. Receipt of commissions for investment products that are recommended to clients gives rise to a conflict of interest for the representative, in that the individual who will receive the commissions is also the individual that is recommending that the client purchase a given product.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).

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

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

Financial professionals of KWM are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses.

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

Yes. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS).

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

**Additional Information**

Additional information about our investment advisory services can be found at [www.KolinskyWealth.com](http://www.KolinskyWealth.com) or by [clicking here](#). A copy of our *relationship summary* or *Firm Brochure* can also be requested by calling (201) 474-4011.

**🗣️ “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?”**



**= Conversation starter. Consider asking your financial professional these questions.**