

Accruent Wealth Advisors
CLIENT RELATIONSHIP SUMMARY v. December 21, 2022

This is the Client Relationship Summary for Accruent Wealth Advisors, an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

The investment advisory services we provide include: comprehensive services that combine financial planning and portfolio management services; standalone financial planning services; and, standalone portfolio management services. We also provide tax preparation services as a part of our comprehensive services and, selectively, on a standalone basis.

Our comprehensive services and standalone portfolio management services provide continuous monitoring of your investments. We do not monitor your investments in our stand-alone financial planning services.

For clients who choose our comprehensive or our standalone portfolio management services, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance. You can impose reasonable restrictions on the discretionary authority you provide. We do not place trades on behalf of standalone financial planning clients.

We do not have minimum account sizes or investment amounts.

For more information, please review our disclosure brochure, which is available [here](#).

Ask us: Given my financial situation, should I choose an investment advisor 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?

You will pay a fixed fee for our comprehensive services on a quarterly basis. For our standalone financial planning services, we also charge a fixed fee, half of which is due upon signing the agreement and the other half payable upon the completion of the work. Our standalone financial planning services do not include implementing any recommendations made; therefore, we have an incentive to recommend additional advisory services to you for which additional fees are charged. We charge a percentage of assets under management for our standalone portfolio management services quarterly, in advance. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. There is also a minimum fee associated with our standalone portfolio management service. You will also incur other fees including management fees for mutual funds and ETFs, custodian fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; Accruent does not receive any of these fees.

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

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what fees and costs you are paying. For more information, please review our disclosure brochure, which is available [here](#).

Ask us: *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 are some examples to help you understand what this means.

While Accruent works to minimize conflicts with clients simply setting a fee for our services creates a conflict; as we have an incentive to charge you more rather than less for our services.

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

For more information, please review our disclosure brochure, which is available [here](#).

How do your financial professionals make money?

Our firm's only compensation comes from our advisory fees. Our employees are paid hourly or receive salaries, and they are eligible for bonuses based on personal and firm performance. For members of the firm who have an ownership interest, they also receive distributions based on the firm's profits. No one at the firm – other than as described – is compensated based upon: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); or product sales commissions.

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

No; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

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

You can find more information about our investment advisory services [here](#).

You can also contact us at (336) 760-4829 if you have any questions or to request a copy of the relationship summary.

Ask us: *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?*

APPENDIX

to ACCRUENT WEALTH ADVISORS CLIENT RELATIONSHIP SUMMARY December 21, 2022

Summary of Changes

In the previous version of this document, the following section read as follows:

You can also contact Barry J. Swaim at (336) 760-4829 or Bswaim@AccruentAdvisors.com, if you have any questions or to request a copy of the relationship summary.

The language was revised in this updated version to the following:

You can also contact us at (336) 760-4829 if you have any questions or to request a copy of the relationship summary.