



access WEALTH
PLAN FOR A LIFE WELL LIVED

In an effort to enhance investor protection, beginning June 30, 2020, the Securities and Exchange Commission (“SEC”) adopted new regulations to improve clients’ understanding of the different investment-related services provided by registered investment advisers. These regulations require clients to have access to a simple, easy-to-read disclosure form regarding the nature of their relationship with Access Wealth, called the Client Relationship Summary, or Form CRS.

Form CRS includes:

- The types of client relationships and the services we offer;
- The fees, costs, conflicts of interest, and standard of conduct associated with those relationships and services;
- Whether the firm and its financial advisers currently have reportable legal or disciplinary history;
- How to obtain additional information about us.

We have attached our Form CRS for your review. Please feel free to reach out to your financial adviser with any questions.

Access Wealth Planning, LLC

We are registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2. **Relationships and Services**

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including the review of and advice regarding the client’s allocation of assets. We provide continuous and regular supervisory services, quarterly reports, telephone consultations regarding financial affairs, monitoring of investments, economic advisory letters and articles of interest. Our services are offered on a discretionary or non-discretionary basis. We will use discretion to determine the securities to be bought or sold as well as the amount to be bought or sold if we are granted discretionary authority. The contract you sign with us for discretionary services will grant us that authority. If we do not have discretionary authorization, we will provide the client with recommendations and will execute the trades only after the client’s authorization. We will not require an account minimum for these services and the annual fee shall not exceed 1.5% of the market value of the assets.

Additionally, we offer financial planning services, which may include cash management, tax planning, risk management, retirement planning, education planning and estate planning. We charge an hourly fee or fixed fee, based on the complexity of the plan. Our current hourly rate is \$350.

Additional Information: See more detailed information in our Form ADV, Part 2A brochure (Items 4 and 7).

Conversation Starters: 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?

Item 3. Fees, Costs, Conflicts, and Standards of Conduct

What fees will I pay?

The annual fee for our investment advisory services shall not be more than 1.5% of the market value of the assets under our management. This means that the more assets that are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase, or not to take actions that would decrease, the assets in your account. Our investment advisory fee is exclusive of, and in addition to, brokerage commissions, transaction fees, and other related costs and expenses which will be incurred by your account. 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.

We may charge a fixed fee and/or hourly fee for our financial planning services. These fees are negotiable, but generally range from \$1,500 - \$5,000 on a fixed basis or \$350 per hour, based on the complexity of the client’s situation.

We may also offer a flat fee that combines the fee for financial planning and investment advisory services. These fees are negotiable, but generally range from \$8,000 - \$18,000 annually.

Please make sure you understand what fees and costs you are paying.

Additional Information: See more detailed information in our Form ADV, Part 2A brochure (Item 5).

Conversation Starters:

- Help me understand how these fees and costs might affect my investment. 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 must act in your best interest and not put our interests 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 is an example to help you understand what this means:

Charles Schwab ("Schwab") is our choice for custody and brokerage services. In evaluating whether to recommend Schwab to our clients, we may take into account the availability of the products and services available from Schwab and not solely the nature, cost or quality of custody and brokerage services provided by Schwab. These products and services may be used for all of our clients or may benefit us. This is a conflict that comes out of how we service clients.

Certain of our personnel are registered representatives of Purshe Kaplan Sterling Investments, Inc. ("PKS") which is a broker dealer registered with the SEC. Through their relationship with PKS, those personnel may offer brokerage services through PKS and generate a commission for securities transactions implemented through PKS. Please ask PKS for their Form CRS/Relationship Summary for more information on their business and conflicts. This is a conflict of interest to the extent we recommend a transaction when our personnel would generate commissions from PKS as a result of our recommendations.

Certain of our personnel are licensed insurance agents and may recommend that you purchase insurance products. If insurance products are purchased, we may receive direct or indirect compensation, which presents a conflict of interest. This is a conflict of interest to the extent we recommend a transaction when our personnel would receive commissions as a result of our recommendations.

Additional Information: See more detailed information in our Form ADV, Part 2A brochure (Items 10-12, 14).

Conversation Starters:

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

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis and are eligible to receive discretionary bonuses. In addition, one of our financial professionals, receives a percentage of the fees that we collect from you. This payment structure presents a conflict of interest as this individual could be incentivized to recommend that you place additional assets under our management. We mitigate that conflict by adhering to our fiduciary duty when making investment recommendations in conformity with each client's investment objectives and savings strategy. You should discuss your financial professional's compensation directly with your financial professional.

Item 4. **Disciplinary History**

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

No, our firm and our financial professionals do not have any legal or disciplinary history to disclose.

Conversation Starters:

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

Item 5. **Additional Information**

You can find additional information about our firm and the services we provide on our website www.access-wealth.com and www.investors.gov/CRS. Additionally, you can contact us at 973-740-2400 or info@access-wealth.com to request more or up-to-date information and a copy of our Form CRS.

Conversation Starters:

- 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?