

Align Wealth Management, LLC
March 10, 2023
CLIENT RELATIONSHIP SUMMARY

Align Wealth Management, LLC ("Align") is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

Align offers investment advisory services to investors for an ongoing fee, based on the value of the managed assets of the investment accounts. Our advisory services include portfolio management, financial planning, and qualified plan services. If you become a client of Align, your financial professional will review your current financial situation, financial goals, and risk tolerance. Based on these findings, an investment portfolio will be agreed upon between you and your financial professional. Your portfolio will be continually monitored and rebalanced as needed. Additionally, you and your financial professional will have ongoing conversations to review your financial plan and discuss any changes to your financial situation and their impact on your investment portfolio.

Align primarily uses Dimensional Fund Advisors, LP (DFA) and Vanguard institutional mutual funds to implement client portfolios. We primarily manage investment accounts on a discretionary basis, which means Align will decide which investments to buy or sell for your account. To become a client of Align, you will sign an Investment Advisory Agreement that gives Align discretionary authority. This agreement remains in place until you or Align terminate the relationship. Align has a limited number of non-discretionary accounts where the client makes the decision regarding which investments to purchase or sell. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 and Form ADV Part 2 Appendix 1 Brochures Items 4 and 5 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/131482>.

- **Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on a daily basis.
- **Investment Authority:** We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.
- **Investment Offerings:** **Align primarily uses Dimensional Fund Advisors, LP (DFA) and Vanguard institutional mutual funds to implement client portfolios.** We also provide advice on various types of other investments. Our services are not limited to a specific type of investment or product.
- **Account Minimums and Requirements:** In general, we require a minimum account size to open and maintain an advisory account, which may be waived in our discretion.

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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 and Form ADV Part 2 Appendix 1 Brochures by clicking this link <https://adviserinfo.sec.gov/firm/brochure/131482>.

- **Asset Based Fees** - Payable quarterly in arrears. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict of interest;
- **Wrap Program Fees** - Payable quarterly in arrears, based on the value of your account on the last day of the quarter. Asset-based fees associated with a wrap fee program generally include most transaction costs and fees to a broker-dealer or bank that has custody of the assets; therefore, the asset-based fee is higher than a typical

asset-based advisory fee. Since our firm pays the transaction costs associated with securities transactions in your account, we have an incentive to minimize the trading in your account;

- Clients may also pay additional fees and/or expenses including: Custodian fees; Account maintenance fees; Fees related to mutual funds and exchange-traded funds; Transaction charges when purchasing or selling securities (if not in the Wrap Fee Program); and other product-level fees associated with your investments.

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.

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?

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. An example to help you understand what this means:

- As previously noted, since the fees we receive are based on the value of your account, we have a financial incentive to increase your account value. This creates a conflict of interest. In order to try and grow your account we might have an incentive be more aggressive with our recommendations and recommend riskier investments. However, as a fiduciary we are obligated to put your interests ahead of ours.

In order to help you better understand the conflicts of interest that exist, please refer to our Form ADV Part 2A and Form ADV Part 2 Appendix 1 Brochures by clicking this link <https://adviserinfo.sec.gov/firm/brochure/131482>.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated by receiving a salary and bonus. Financial professionals' compensation is based on the revenue the firm earns from the person's services or recommendations, the quality of client service they provide and the level of client satisfaction.

In order to service legacy variable annuities and/or other legacy commissionable products you may own prior to engaging us, an administrative employee of our firm is licensed as a registered representative with a securities broker-dealer. In this capacity she may receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees related to mutual funds. In such cases, that compensation would be separate and in addition to our advisory fees. Accordingly, this person could have an incentive to buy and sell securities to generate commissions. This creates a conflict of interest. To eliminate that conflict, we do not permit this person to offer or effect securities transactions with our clients. We permit her to retain her registered representative status solely to service the referenced variable annuities or other commissionable products. You are under no obligation to utilize this service and may hold such securities products with any broker-dealer/custodian. We do not charge fees for or receive income from this activity. This service is made available as a convenience to you and only upon your specific request.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 405-607-4820 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/131482>.

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?**