

[Three Cord True Wealth Management, LLC](#) (“3CTWM”) is registered with the [U.S. Securities and Exchange Commission \(“SEC”\)](#) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

#### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

3CTWM offers discretionary and non-discretionary investment advisory services to retail investors. Investment advisory services we offer include a wrap fee program, advisory programs offered by third-party investment advisory firms, financial and estate planning services and other related or unrelated services at the request of the investor. Our services include ongoing monitoring of your investment portfolio. 3CTWM is typically granted discretionary authority to buy and sell investments in your account without seeking approval in advance. These recommendations include mutual funds, exchange-traded funds (“ETFs”), equities fixed income securities, variable annuities, and insurance products. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. In other investment advisory accounts, you grant investment discretion to another financial institution. Some of our investment advisory accounts are non-discretionary, which means you are required to preapprove investment transactions we recommend. Additionally, 3CTWM offers non-discretionary advisory services to retirement plans. 3CTWM does not limit its recommendations and does not impose a minimum account requirement for retail investors to engage in our services. For more detailed information about our services, refer to our [Form ADV Part 2A](#) and our [Wrap Fee Program Brochure](#).

#### ***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?

**Description of Principal Fees and Costs:** 3CTWM charges its retail investors fees based on assets under management. The services and fees are specified in an agreement between you and 3CTWM. The fee is calculated based on a percentage of the value of an investor’s account on the last business day of the previous quarter. The more assets you have, the more fees you will pay us. Clients are billed in advance on a quarterly basis, at the rate set forth in their Investment Management Agreement. Fees range from .7 to 1.3% annually however 3CTWM has the authority to negotiate fees. We may also charge an hourly fee or fixed fee for additional services such as financial planning and consulting services that are of limited duration or nature. For wrap fee program accounts, you will pay us a single asset-based fee for advisory services. This fee also includes most transaction costs and fees to a broker-dealer or bank that has custody of these assets. Therefore, the fees for the wrap program are higher than a typical asset-based advisory fee.

**Description of Other Fees and Costs:** Other fees charged to you that are related to your account are fees paid to the custodian and broker, fees related to mutual funds, ETFs, variable annuities, third-party manager, and transactional fees.

**Additional Information:** Some of our financial professionals are registered representatives of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and investment adviser. Registered representatives can offer you brokerage services through LPL or investment advisory services through 3CTWM. Brokerage services and investment advisory services are different, and the fees we, and LPL, charges for those services are different. It is important that you understand those differences. In particular, registered representatives earn additional transaction-based compensation and has additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing [LPL’s relationship summary](#) and having a discussion with your adviser. You can also access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational material about broker-dealers, investment advisers, and investing. *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*

## CLIENT RELATIONSHIP SUMMARY

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sure you understand what fees and costs you are paying. The fees for investment advisory services are described in further detail in our firm's ADV, in particular, Part 2A brochure, Items 5.A., B., C., and D, and the wrap program brochure.

### **QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL**

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- *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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means.*

Some of the Investment Adviser Representatives at 3CTWM are registered representatives of LPL. In this capacity, advisers may suggest that clients implement recommendations through LPL. This presents a conflict of interest as there is an incentive to recommend brokerage services and product based on the compensation received, rather than on the client needs. Additionally, 3CTWM employees are Licensed Insurance Agents or Certified Public Accountants. This creates an incentive to recommend these products and services to clients in order to generate additional compensation.

**Additional Information:** For more detailed information regarding conflicts of interest, please see [our Form ADV, Part 2A brochure](#).

### **QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL**

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

### **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals are primarily independent contractors, although a portion are employees of 3CTWM. The agreement between each financial professional and 3CTWM sets out the payments we make to them. Those who provide investment advisory services receive a portion of the advisory fee you pay. We also compensate financial professionals based on production, including payments based on the amount of client assets they service and the products they sell. In addition, our financial professionals receive various levels of compensation for selling different types of investments or services. Financial professionals, who are also registered representatives, can provide you brokerage services and receive a portion of the commissions or markups/markdowns from your trades from their associated broker/dealer.

Financial professionals, who are also insurance agents, can offer you insurance products from unaffiliated providers and receive commissions and other related revenues for the sale of such products.

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

No, 3CTWM and our Financial Professionals do not have any legal or disciplinary history to report. Please see [Investor.gov/CRS](http://Investor.gov/CRS) for a free search tool to research 3CTWM and our Financial Professionals.

### **QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL**

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

### **ADDITIONAL INFORMATION**

You may also find additional information about our Firm and your Financial Professional on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Please call us at (724) 683-3450 for up-to-date information about our services or to request a copy of our relationship summary.

### **QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL**

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- *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?*