

## CLIENT RELATIONSHIP SUMMARY

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay for those services. Please ask us for more information.

### Introduction

APCM Wealth Management for Individuals (AWMI) is registered with the Securities Exchange Commission (SEC) as an investment advisor. Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. 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 advisors, and investing.

### Relationships and Services

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

We provide financial planning and investment management services to individuals and institutions whose investment goals can be met with a mix of stock and bond index funds, or actively managed fixed income portfolios.

We have investment discretion in the accounts we manage that allows us to buy and sell investments in your account without asking you in advance, although some accounts might be non-discretionary where we may give you advice and you decide what investments to buy and sell. We will discuss your investment goals, develop a strategy to help meet those goals, and monitor your account. We do not invest in limited investment offerings. Our minimum account size is \$500,000.

#### CONVERSATION STARTERS

- 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?

### Fees, Costs, Conflicts, and Standards of Conduct


#### WHAT FEES WILL I PAY?

All our revenues are earned from our clients. Principal fees: Account fees vary and ranges from 1.5% of assets under management and below. Other fees and costs: Clients may incur custodian fees, internal mutual fund/ETF fees, and other transactions costs.

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. Our clients will pay an on-going asset-based fee calculated monthly, in arrears, based on end of month account value of cash and investments. The most common fees and costs our individual investors might incur include custodian fees, internal expenses charged by mutual funds and ETFs, and other transactional fees. The more assets you have in an

advisory account, including cash, the more you will pay in fees. We therefore have an incentive to increase the assets in your account. You will pay a fee even if you do not buy or sell during the period.

#### CONVERSATION STARTER

- 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? Click here to see calculation. 

#### 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 are held to a fiduciary standard and must abide by certain laws and regulations in our interactions with you. At the same time, the way we make money may create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. We are a fiduciary to our clients. All our revenue is earned directly from clients and this minimizes conflicts of interest. To further reduce conflicts of interest, employees must report the receipt of any gifts and the value of such gifts cannot exceed \$200. In addition, employees must report their investment holdings annually, transactions quarterly, and obtain preclearance prior to trading any security on our Restricted List.

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

Our employees earn a base salary with company profits shared among employees and owners. Our employees' compensation is not determined by the amount of assets they service, products held in client accounts, or any sales commission.

#### CONVERSATION STARTER

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

### **Disciplinary History**

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

No

#### CONVERSATION STARTERS

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

### **Additional Information**

Additional information about us, including a copy of this Relationship Summary, can be obtained from our website at [www.apcm.net/awmi](http://www.apcm.net/awmi), or by calling us at 907-272-7575. You can also review our ADV brochure on [investor.gov](http://investor.gov) or on our website [www.apcm.net/awmi](http://www.apcm.net/awmi). To report a problem please contact us in writing to [evan@apcm.net](mailto:evan@apcm.net); To report a problem to the SEC visit [investor.gov](http://investor.gov) or call them at 800-732-0330.

#### 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?