

**Strategic Wealth Management, Inc. Form CRS**

**Item 1 Introduction**

Strategic Wealth Management, Inc. is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ; and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS) which also provides information tailored to educate retail investors about financial professionals.

**Item 2 Relationships and Services**

**What investment services and advice can you provide me?**

Our firm offers the following principal investment advisory services to retail investors.

Our firm provides investment discretion for the following services. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch.

- Financial planning—monitored continuously as part of our standard service. No discretion for any Private Investments.
- Retirement planning—monitored continuously as part of our standard service. No discretion for any Private Investments.
- Portfolio management—monitored continuously as part of our standard service. No Discretion for any Private Investments.
- Buying and selling securities—monitored continuously as part of our standard service. Investor can contact and request that any trade be reversed No discretion for Privcate Investments.
- Investment recommendations—monitored continuously as part of our standard service. No discretion for Private Investments.

**For additional information including minimum investment amounts, please see**

**<https://www.adviserinfo.sec.gov/IAPD/default.aspx> for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).**

**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 Standard of Conduct**

**What fees will I pay?**

Our fees are assessed monthly in arrears and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

- If our firm charges you asset based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.
- If our firm charges hourly fees, our firm has an incentive to recommend specific courses of action through the firm's services that may lead to representatives and/or the firm receiving additional compensation.

- Normally only percentage fees, but hourly charges or fixed fees may apply to special projects.

There are no other fees or costs related to our services.

#### **Additional Information:**

**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.**

**For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.**

**Conversation starters. 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. Here are examples to help you understand what this means.*

- Our firm makes money by offering services to you that we in turn earn money on and therefore have an incentive to sell these services to you.

**Conversation starters. Ask your financial professional:**

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

#### **Additional information:**

**For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.**

**How do your financial professionals make money?**

- All Employees are salaried.

#### **Item 4 Disciplinary History**

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

Our firm has one legal event. Our firm received a demand for arbitration on July 13, 2018 from the Coquille Indian Tribe of North Bend, Oregon. The arbitration was concluded by confidential settlement agreement and mutual release of claims dated February 23, 2020. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters. Ask your financial professional:**

*– 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 services and request a copy of the relationship summary by visiting [www.swm.com](http://www.swm.com); emailing at [pats@swm.com](mailto:pats@swm.com) or calling us at 425-250-7600.

**Conversation starters. 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?*