

# REDWOOD

## PRIVATE WEALTH

### Form ADV Part 3 – Client Relationship Summary

Date: 03/30/2024

#### Item 1 Introduction

Redwood Private Wealth LLC (“Redwood”) is an investment advisor registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.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 provide investment advisory services, including discretionary and non-discretionary investment management, financial planning, consulting services and educational seminars/workshops to individuals, corporations, and retirement plans/pensions, (our “retail investors”).
- We monitor, on a continuous basis, investments in the accounts over which we have authority as part of our standard investment management service. When engaged on a discretionary basis, you provide us the limited authority to buy, sell, trade and allocate investments within your account(s) consistent with your investment objectives. When you hire us on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of each investment and we will obtain your approval prior to executing any transactions in your account. We do not limit the scope of our investment advisory services to a limited group or type of investment. We do not have a minimum account size or investment amount. Additional information about our advisory services is found in our [“Firm Brochure”](#).

##### Questions to ask us:

- *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?

- We charge an annual fee based upon the amount of assets we are managing for you. Our fee is negotiable, depending upon various factors including but not limited to: (the amount of assets to be managed; portfolio composition; the investment portfolio selected; the scope and complexity of the engagement; the anticipated number of meetings and servicing needs; related accounts; the professional(s) rendering the service(s); and relationships with Redwood and/or its representatives) but will not exceed 2.5% annually. The more assets you have in your advisory account(s), the more you will pay us and therefore we have an incentive to increase those assets in order to increase our fees.
- Fees for financial planning and/or consulting services are negotiable, and charged on either a fixed fee or hourly basis.
- The fees we charge are exclusive of brokerage commissions, transaction fees, custodial fees, exchange fees, SEC fees, transfer taxes, wire transfer, electronic fund fees, technology fees and other related costs and expenses which are incurred by the client from custodians, brokers, third-party advisors and other third parties.
- 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 see Item 5 of our [Firm Brochure](#).**

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### **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 some examples to help you understand what this means:

- **Soft Dollars** Our recommended custodians may provide us with certain products and services at no cost that benefit us but do not benefit clients. This creates a conflict of interest as it gives us an incentive to have clients custody their assets at our recommended custodians.
- **Insurance Sales** When you purchase insurance products through a Redwood Advisor licensed to sell insurance, an affiliate and/or your Redwood Advisor receives compensation related to that purchase. This additional compensation gives us and your Financial Professional an incentive to recommend insurance products. You are under no obligation to purchase insurance or other products through us or our Financial Professionals.

Additional information can be found in our [Firm Brochure](#).

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

Our financial professionals receive a percentage of the fees you pay to us for investment advisory services they provide you. Financial Professionals licensed to sell insurance also receive compensation in the form of commission when you purchase insurance products they recommend. It is important to review your financial professional's ADV Part 2B Brochure.

### **Questions to ask us:**

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

## **Item 4 Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?** The firm does not have any legal or disciplinary history. Some of our financial professionals do have legal and/or disciplinary history. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

### **Questions to ask us:**

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

## **Item 5 Additional Information**

For up-to-date information or to request a current copy of our Form CRS, contact us at 480.646.3504, email us at [compliance@redwoodprivatewealth.com](mailto:compliance@redwoodprivatewealth.com) or visit us at <https://redwoodprivatewealth.com/>.

### **Questions to ask us:**

- *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?*