

**AMENDED**  
**FORM CRS – CLIENT RELATIONSHIP SUMMARY**  
**CHARTERED WEALTH PARTNERS, LP**  
**December 26, 2025**

Chartered Wealth Partners, LP (“CWP”, “Firm”, “we”, “our”, or “us”) is an investment advisory firm registered with the Securities and Exchange Commission (“SEC”). 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 [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

For retail clients, we offer investment advisory services, which consist of bespoke holistic wealth management that includes financial planning and investment management services. In addition, we offer consulting and family office services to high-net-worth individuals. Financial planning and our consulting and family office services are provided on a non-discretionary basis, which means we provide recommendations to you, and you make the decision of whether you want to implement the recommendations. You are free at all times to accept or reject any of our recommendations and you are not required to implement any recommendations through CWP or any of our financial professionals. While basic financial planning is part of our wealth management services, we also offer more comprehensive financial planning as a stand-alone service.

**Ask one of our financial professionals the following questions:**

*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?*

For investment management, we generally manage portfolios on a discretionary basis but will provide non-discretionary investment management based on a client’s needs. Discretionary management means we have the authority, without consulting with you first, to determine the type and amount of securities to be bought or sold for your account and when to invest. We maintain this discretionary authority until it is revoked by you (e.g., by termination of our agreement). All our recommendations and investment decisions take into account the information we gather from you, including your individual goals and objectives, time horizons, risk tolerance and restrictions. Our investment approach is primarily long-term focused combined with a focus on tax- efficiency. Investments utilized by us can include but not be limited to public equities and fixed income securities, mutual funds, Exchange Traded Funds (ETFs), Exchange Traded Notes (ETNs), closed-end funds, interval funds, and limited partnerships (e.g., private investment funds). We also recommend one or more third-

party managers (TPMs) and/or separately managed accounts (SMAs) depending on your objectives and needs. Client accounts managed by us and any TPM are monitored on an ongoing basis and intermittent reviews can be triggered by various factors. CWP generally requires a minimum account size of \$5 million; however, we reserve the right to lower or waive that amount. Clients are required to enter into one or more written agreements with us. *For further information about our services and advice please read Items 4, 7, 8, & 13 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or call us at (323) 868-6668.*

**What fees will I pay?**

For our wealth management services, we charge an annual tiered fee, which is billed quarterly in arrears and based on a percentage of the average daily assets (including cash and cash equivalents) in your managed account(s) (“AUM”) during each quarter. The annual fee tiers are 1.00% for first \$5 million in AUM, 0.75% for next \$5 million, 0.50% for next \$15 million, and 0.40% for the next \$25 million. To calculate the tier fee, we aggregate the assets in your managed accounts, including certain related (family) accounts as outlined in our client agreement. For clients with an AUM over \$25 million, CWP will offer a fix fee arrangement for these clients. If a client elects to be charged a fixed fee, the fee will be negotiated on a client-by-client basis, which will reassessed annually. The annual fixed fee amount is typically discounted to the fee schedule above, however the fixed fee is determined based on the time, effort, scope, and complexity of the services to be performed, as discussed with each client, and is negotiable at our sole discretion. Asset-based fees create a conflict of interest since the more assets there are in your account, the more you will pay in fees, therefore, we have an incentive to encourage you to increase the assets in your managed accounts. Our fee for stand-alone financial planning services is charged either as an hourly fee that can range up to \$1000 per hour, or as a fixed fee, depending on the scope of the services and as negotiated with clients at the time of engagement. Our fee for Consulting and Family Office services is based on the scope and complexity of services and generally

begins at \$25,000 annually and is negotiated with clients at the time of engagement. We do not charge a minimum fee for any of our services; however, we reserve the right to charge different (both higher and lower) fee structures to certain clients than described above. Also, you will pay additional fees to third parties in connection with your managed account, which can include (as applicable), custodian fees, transaction costs/commissions, margin fees/interest, fees associated with mutual funds (e.g., 12b-1 fees), and other investment products, and transfer taxes. 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. *More detailed information about our fees and other costs associated with investing, along with applicable conflicts, can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or call us at (323) 868-6668.*

**Ask one of our financial professionals the following questions:**

*Help me understand how these fees and costs might affect my investments. If I give you \$5 million 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?**

**Ask one of our financial professionals the following questions:**

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

*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. **Third Party Payments:** CWP receives certain products and services from*

*Charles Schwab & Co., Inc. when they serve as our clients' custodian. The*

*products and services are provided to us at no cost, which benefit us but do not benefit our clients. This creates a conflict of interest as it gives us an incentive to have our clients custody their assets with Schwab. Also, certain of our financial professionals are licensed insurance agents and/or registered representatives with an unaffiliated broker-dealer. When one of our financial professionals recommends brokerage and/or insurance products to you and you purchase such products through them, the financial professional will earn compensation for selling such products. This compensation is separate from and in addition to advisory services and fees you will pay to CWP. CWP does not receive any portion of the compensation; however, the receipt of such compensation by the financial professional presents a conflict of interest because it creates an incentive for the financial professional to recommend brokerage and/or insurance products to you for the purpose of generating compensation rather than making recommendations based solely on your needs. *More detailed information about our conflicts of interest can be found in Items 4, 5, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or call us at (323) 868-6668.**

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

Each CWP financial professional is paid a salary and a discretionary bonus. Neither the salary nor bonus is based on or tied to the number of clients that have been referred to CWP or the types of investment products we recommend to clients. Also, as mentioned above, certain financial professionals are licensed insurance agents and receive commissions for selling insurance. *Additional information about the compensation received by professionals and any related conflicts of interest are outlined in each professional's Form ADV Part 2B, which can be obtained by calling us at (323) 868-6668.*

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

Yes. Please go to [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Additional Information**

**You can obtain additional information and/or request a copy of this Form CRS by calling us at (323) 868-6668.**

**Ask one of our financial professionals the following questions:**

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

**Ask one of our financial professionals the following questions:**

*Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer?*

*Who can I talk to if I have concerns about how the person is treating me?*