

## FMP Wealth Advisers – Form CRS

FMP Wealth Advisers (“we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

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

We provide primarily discretionary investment management services, financial planning, estate planning, and income tax planning to individuals and their trusts and estates. The goals and objectives for each client are documented in our database. We provide a tailored relationship to a client by recommending a combination of model portfolios that reflect the stated goals and objectives. Each portfolio is a combination of an investment style and risk level. Clients may impose restrictions on investing in certain securities or types of securities.

Once the appropriate portfolio has been determined, the portfolio will be managed based on the portfolio's goal, rather than on each client's individual needs. Clients, nevertheless, will have the opportunity to place reasonable restrictions on the types of investments to be held in the client's account and account supervision will be guided by the stated objectives of the client. To ensure that our initial determination of an appropriate portfolio continues to be suitable and that the client's account continues to be managed in a manner suitable to the client's financial circumstances, we will maintain client suitability information in the client's file. On a quarterly basis, we will contact clients in writing to determine whether there have been any changes in the client's financial situation and investment objectives and whether the client wishes to impose or modify existing investment restrictions.

We provide our services to retail investors on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so.

Assets are invested primarily in no-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds or a custody fee for holding custody of a fund.

We do not have any stated minimum account requirements for our retail investors.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our Form ADV Part 2A at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

### *What fees will I pay?*

We provide services and receive fees only from you. We don't accept any payments or commission from any third parties. Our fee is based on a percentage of your assets under our management and a flat fee. We either deduct our fee from one or more of your investment accounts or bill you for our services on a quarterly basis, in advance. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us. We also provide financial planning services on a negotiated basis.

Your account will be held with a qualified custodian. Custodians generally charge transaction fees for effecting certain securities transactions. In addition, your assets will be invested in mutual funds, ETFs, and potentially other registered and unregistered investment companies. You will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund's prospectus or other offering documents and potentially include a management fee, distribution fee (i.e., rule 12b-1 fee), and other fund

A copy of our Part 2A is available at:

[https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=586545](https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=586545).

expenses. You may also incur costs associated with other managers managing your account. 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.

*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?*

For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our Form ADV Part 2A at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

***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:

- \* We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.
- \* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.
- \* We may recommend that you invest in one or more of our affiliated private investment funds. This presents a conflict of interest because it may enable us to receive more fees from you. We mitigate this conflict of interest by disclosing it to you.

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

For more detailed information about our conflicts of interest, please review Item 4, 11 and 12 of our Form ADV Part 2A at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

Our financial professionals are generally compensated on a salary basis and are eligible for bonuses. In addition, certain of our financial professionals are equity owners of the firm, in which case they stand to receive a share of the profits of the firm. Bonuses are based on the overall profitability of the firm, which is partially based on how our client's portfolios perform and the growth of the assets we manage. This presents a conflict of interest, as this incentivizes our financial professionals to recommend that you place additional assets under our management and to take potentially greater risk in managing portfolios. You should discuss your financial professional's compensation directly with your financial professional.

***Do you or your financial professionals have legal or disciplinary history? No***

We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

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Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at (512) 329-5174.

*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 this person is treating me?*

A copy of our Part 2A is available at:

[https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=586545](https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=586545).