

Client Relationship Summary

Date: 6/6/2025

Introduction

Three Strand Wealth Partners, LLC (referred to as "we," "us," or "our firm") is a **Registered Investment Advisor (RIA)**. Investment advisory services and fees differ from those of brokerage firms. It's important for you to understand these 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.

What Investment Services and Advice Can You Provide Me?

We offer **financial planning, budgeting, investment advisory, and asset management services** to individuals and families. Our services are delivered primarily through a **subscription-based model** with flexible service tiers and optional one-time engagements.

Our ongoing planning services are structured into the following monthly subscription plans:

Plan	Services Included	Investment Management
Essentials	Budgeting, financial goal setting, email access	No
Core	Essentials + quarterly investment review meetings	Review Only
Partner	Core + flat-fee investment management	Yes
Partner+	Core + AUM-based investment management	Yes

In addition, we offer **One-Time Services**:

- **Financial Plan:** \$1,500 flat fee
- **Hourly Financial Coaching:** \$100/hour

Monitoring: We monitor managed accounts on an ongoing basis and review financial plans at least annually, or more frequently when your circumstances change.

Investment Authority: We provide discretionary portfolio management, meaning we make investment decisions on your behalf without needing prior approval for each transaction.

Account Minimums: We have no asset minimums to begin working with us.

Ask us:

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

What Fees Will I Pay?

You will pay either a **flat monthly subscription fee** or an **AUM-based fee**, depending on your selected service level:

Plan	Fee Structure
Essentials	\$50/month
Core	\$125/month
Partner	\$300/month (includes investments)
Partner+	AUM-based (see below)

Partner+ AUM-Based Fee Schedule:

AUM Range	Annual Fee
First \$250,000	1.00%
Next \$250,000	0.85%
Next \$500,000	0.65%
Over \$1,000,000	0.50%

One-Time Services:

- \$1,500 for a comprehensive financial plan
- \$100/hour for coaching or consulting

Additional Costs: You may incur third-party fees such as custodial fees or mutual fund/ETF expenses.

You will pay fees and costs whether you make or lose money. These reduce your returns over time. Make sure you understand what you are paying.

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 how much will be invested?

What Are Your Legal Obligations to Me When Acting as My Investment Adviser?

When we act as your investment adviser, we are required to act in your **best interest** and **not put our interests ahead of yours**. However, the way we earn money may create potential conflicts. You should ask us about them.

Ask us:

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

How Do Your Financial Professionals Make Money?

Our professionals, including Founder Jared Snyder, are compensated based on the subscription fees, flat fees, or AUM fees paid by clients. We **do not receive commissions**, referral payments, or third-party incentives.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. A free and simple search tool is available at Investor.gov/CRS to research our firm and financial professionals.

Ask us:

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

Additional Information

For additional information about our services or to request a copy of this Client Relationship Summary, please contact us at:

Phone: 843-212-2525

Email: jsnyder@threestrandwealthpartners.com

Website: www.threestrandwealthpartners.com

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?