

**Trinity Wealth Management**  
**Form CRS Customer Relationship Summary, June 17<sup>th</sup>, 2020**

Trinity Wealth Management (TWM) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment adviser, and investing.

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

We offer investment advisory services to retail investors. We manage and advise on client assets also referred to as Assets Under Management (AUM). AUM are invested assets to which we have access to the account and for which we exercise *discretionary* trading authority. All services are tailored to meet client specific needs. Client needs and investment restrictions are identified upon commencement of services, reviewed periodically, or as needs change. For Wealth Management clients, in most cases, we will delineate needs, restrictions and goals in the Investment Policy Statement (IPS).

*For additional information*, please see Form ADV, Part 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

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses and other qualifications? What do these qualifications mean?

**What fees will I pay?**

Fees paid by clients to TWM are in addition to management fees charged to shareholders by mutual funds, ETF's, and alternative investments. There are transaction fees to buy or sell bonds and some mutual funds. These fees are charged by and paid to the custodian performing the transaction. Advisory Fees are either deducted from client accounts or bills are sent to the client.

We offer two basic levels of service: Wealth Management (WM) and Consultative. Wealth Management is our most comprehensive service. To be cost effective for our clients, our Wealth Management services generally requires at least \$600,000 investable assets and a need for detailed comprehensive financial planning. At the end of each quarter, we calculate the WM fee by determining total AUM and applying the rate from the schedule below. The WM fee is paid in arrears. Wealth Management (WM) Fee schedule:

<u>Quarterly Rate</u>	<u>on AUM from</u>	<u>Annual Fee Rate</u>
.2500%	\$0 to \$1,000,000	1.00%
.2125%	\$1,000,001 up to \$3 million	0.85%
.1875%	\$3,000,001 up to \$5 million	0.75%
.1000%	\$5,000,001 up to \$10 million	0.40%
.0500%	Over \$10,000,000	0.20%

Consultative Services are offered to smaller portfolios, 401k and other group retirement plans, and other limited service engagements. For one-time Financial Planning and/or Investment

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Advisory service, we charge \$150/hour. For on-going Financial Planning and Investment Advisory services, we charge: \$1,500 annual fee paid quarterly or annually; or 1% of AUM paid quarterly in arrears for individuals; or 0.5% of AUM paid quarterly in arrears for 401k and other group retirement plans.

**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 additional information*, please see Form ADV, Part 2A brochure (Items 5.A., B., C., and D.).

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 some examples to help you understand what this means.

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. You do not pay more for assets maintained at Schwab as a result of these arrangements. However, we benefit from the referral arrangement because the cost of these services would otherwise be borne directly by us. You should consider these conflicts of interest when selecting a custodian.

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

*For additional information*, please see Form ADV Part 2A Brochure.

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

Advisory fees are either deducted from client accounts or bills are sent to the client quarterly. Wealth Management and Consultative services are charged based on the fee structure previously listed.

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

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) a free and simple search tool to research us and our financial professionals.

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

*For additional information about our services*, please visit our website <https://gotrinitywealth.com/>. If you like additional, up-to-date information or a copy of this disclosure, please call (513) 794-2870.

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?