

Customer Relationship Summary

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Item 1 - Introduction

The Wealth Boutique (CRD No. 317291) is registered with the Securities and Exchange Commission as an investment adviser. Advisory services and fees are different from brokerage services and fees. It is important to understand the difference and carefully consider which account type and the services that are right for you. This document provides a summary of the types of services provided by The Wealth Boutique and the associated fees. In addition, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which provides educational materials about broker/dealers, investment advisers, and investing.

Item 2 - Relationships & Services

What investment services and advice can you provide me?

The Wealth Boutique strives to meet with clients (in-person, phone, video), no less than annually, to provide investment advice, develop strategies and define goals as well as regularly monitor investments as part of our standard services. Assets are managed on a discretionary basis. Discretionary authority allows The Wealth Boutique to buy and sell securities without asking in advance and without material limitations whereas non-discretionary authority would be limited to offering advice, but you would make the decision to buy or sell. The Wealth Boutique receives compensation by charging a monthly or quarterly on-going asset management fee.

The Wealth Boutique offers financial planning services that involve preparing a financial plan for you based on information and documentation you provide to us including your financial objectives, risk tolerance, financial resources, family situation, and future financial goals. The plan will include general recommendations for a course of activity or specific actions for you to take. You decide to implement any recommendations. Once we deliver your financial plan, we do not monitor your financial situation on an ongoing basis. You must contact us if you have any significant changes in your financial situation and we will update your plan upon your request.

The Wealth Boutique can also receive compensation based on a fixed fee or an hourly fee depending on the services provided as disclosed in our ADV 2A. Advisory services are not limited to proprietary products or a limited menu of products. A minimum investment amount is not required.

Conversation Starters: *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?

Fees and costs affect the value of your account over time. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the dollar value of assets in your account. The Wealth Boutique charges a management fee based on a percentage of assets under management and can also charge separately for financial planning and/or an hourly consulting engagement. 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. The Wealth Boutique has a fiduciary duty to manage an account in a cost-effective manner and considers custodian fees, account maintenance fees, fees related to mutual funds (12b-1 fees) and variable annuities, and other transactional fees (ticket charges) and product-level fees when making investment recommendations. **When we act as your investment adviser**, we must 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, the more assets we manage the more fees we generate. Therefore, we

increase the assets in your account to increase our fees. You pay our fee quarterly even if you do not buy or sell. In a wrap fee program, the asset-based fee will include most transaction costs and fees to the broker/dealer or bank that will hold your assets (called “custody”) and as a result wrap fees are typically higher than non-wrap advisory fees. Although transaction fees are usually included in the wrap program fee, sometimes you will pay an additional transaction fee for an investment bought or sold outside the wrap fee program. Paying for a wrap fee program could cost more than separately paying for advice and for transactions if there are infrequent trades in your account.

What are your legal obligations to me when acting as my investment adviser?

As an investment adviser, we always have a fiduciary duty to act in your best interest. 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. For more specific information regarding conflicts of interest, please refer to our disclosure brochure, the ADV Part 2A.

How else does your firm make money and what conflicts of interest do you have?

The Wealth Boutique does not offer proprietary products, receive payments from third parties for investment advice, participate in a revenue sharing agreement or conduct principal trading. The more assets you have in an advisory account, the more you will pay us. We therefore have an incentive to grow the assets in your account to increase our advisory fees. Additional information about conflicts of interest are available in our ADV 2A.

How do your financial professionals make money?

Financial Professionals are compensated based on a percentage of assets under management. *Therefore, Financial Professionals have an incentive to increase the amount of assets in your and other client accounts.* The percentage charged is based on the scope and complexity of your account, the amount of time and expertise required as well as the account value. Financial Professionals can also make money by providing financial plans or hourly consulting.

Your financial professional can also receive more money by recommending that you invest in an insurance product, and you choose to purchase such products through that financial professional.

Conversation Starters: “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?

No, The Wealth Boutique does not have any disciplinary history to disclose; however, we encourage you to visit [Investor.gov](https://investor.gov) for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit [Investor.gov](https://investor.gov) or call the SEC’s toll-free investor assistance line at (800) 732-0330.

Conversation Starter: “As a financial professional, do you have any disciplinary history?” “For what type of conduct?”

Item 5 - Additional Information

For additional information about our services, see our Form ADV brochure on <https://adviserinfo.sec.gov/>. To request an updated Customer Relationship Summary, please contact us at (908) 955-0077 or jessica@wwbpartners.com.

Conversation Starter: “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?”