

**PLATT WEALTH MANAGEMENT, LLC**  
**FORM CRS RELATIONSHIP SUMMARY JUNE 2020**

Platt Wealth Management, LLC (“PWM”) 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](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 investment advisory services to retail investors, including investment management and financial planning. PWM primarily allocates investment management assets of its client accounts among various asset classes using mutual funds (and to a much lesser extent, among various individual debt and equity securities), in accordance with the investment objectives of the client as set forth in an Investment Policy Statement prepared by PWM for review and acceptance by the client. Investment management is provided on a discretionary basis. When you grant us discretionary authority you provide us with authority to determine the investments to buy and sell in your account on an ongoing basis. You may impose reasonable restrictions on our discretionary authority, which must be provided to us in writing and accepted by us. Once the portfolio is constructed, PWM provides ongoing supervision and rebalancing of the portfolio as changes in market conditions and client circumstances may require. PWM generally requires a minimum account size of \$500,000 for investment management services.

We provide financial planning services, in which we provide advice and recommendations regarding your personal investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. When providing financial planning services, we do not monitor your investments and you make the ultimate decision regarding the purchase and sale of investments.

For additional information, please see Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A).

**Ask your financial professional —**

- **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?**

**WHAT FEES WILL I PAY?**

Investment management fees are paid quarterly or annually in arrears pursuant to the terms of the Investment Management Agreement and are based on the market value of assets under management at the end of each calendar quarter. Fees range from 0.90% to 0.30% based on a tiered schedule. The more assets you have in your advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly or annually, even if you do not buy or sell. You will pay fees and costs whether you make or lose money on your investments.

Financial planning fees are determined based on the nature of the services to be provided and the complexity of each client’s circumstances. Financial planning fees are calculated and charged on a fixed fee basis and typically start at \$2,500.

Other costs and fees related to the investment advisory services may include custodian fees (various transaction costs, retirement plan and administration fees), account maintenance fees, and mutual fund fees. 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 4 and 7 of Part 2A).

**Ask your financial professional —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 affect the recommendations, we provide you. Here is an example to help you understand what this means.

PWM allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) for you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures.

**Ask your financial professional—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?**

PWM's financial professionals receive a base salary and are eligible to earn a discretionary annual bonus based on company performance, quality of service, client satisfaction, teamwork, and ability to provide recommendations to our clients. PWM compensates its financial professionals for attracting new clients and assets and matching client needs with appropriate services (financial planning and/or investment management).

**DO YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No, our financial professionals do not have legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

**ADDITIONAL INFORMATION**

For additional information about our services, visit our website at [www.plattwm.com](http://www.plattwm.com). If you would like additional, up-to-date information or a copy of this disclosure, please call 619-255-9554 or email [info@plattwm.com](mailto:info@plattwm.com).

**Ask your financial professional —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?**