



IWP Wealth Management LLC

Form CRS - Client Relationship Summary

March 2024

Introduction

IWP Wealth Management LLC (“IWP”) is an investment adviser registered with the U.S. Securities and Exchange Commission. We are a family office firm, providing family office services to families throughout the United States, as well as an investment advisory firm, providing investment advisory services to clients.

Brokerage and investment advisory services and fees differ, and it is important to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS where you will also find educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

IWP provides family office, wealth management, and investment advisory services primarily to high net worth individuals, families, and their small businesses, which can include retail investors. We provide a broad range of investment and cash flow management services, comprehensive estate and financial planning, and consulting services including non-investment related matters. We monitor our clients’ investments and provide updates and reports at least quarterly as part of our standard services. We accept discretionary investment authority, but we typically operate on the basis of nondiscretionary investment authority in which the client makes the ultimate decision regarding the purchase or sale of investments. The type of investment authority is selected at the time we enter into an advisory agreement, which sets forth any limitations, and can be changed as desired. We do not restrict our advice to limited types of products or investments. We do not have a fixed minimum net worth necessary to establish a relationship with us. More information about our services is available at www.iwpfo.com and by reviewing the annual firm brochure filed with the SEC for [IWP Wealth Management LLC here](#).

What fees will I pay?

IWP charges a fixed annual fee for family office services, typically billed quarterly, based on the amount and type of work we do for each client and value we bring to the relationship. The fee for family office services might also include investment advisory services. IWP typically charges an on-going asset-based fee for investment advisory services, billed quarterly, based on the value of the assets in a client’s advisory account. Neither IWP nor any of its supervised persons accepts performance-based fees from any client. IWP does not charge fixed fees to any of its Funds. 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. Additional information about our fees is described in the annual firm brochure filed with the SEC for IWP Wealth Management LLC [here](#).



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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 to you have?

Neither IWP nor any of its supervised persons accepts performance-based fees from any client. *When we act as your investment adviser*, we have to act in your best interest and not put our interest ahead of yours. You should understand and ask us about conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means. If you were to have a fee arrangement based on a percentage of investment assets under management, the more investment assets we manage, the higher the fee, and the firm may have an incentive to encourage increasing assets under management. Additional information about how we make money and conflicts of interest is described in the annual firm brochure filed with the SEC for IWP Wealth Management LLC [here](#).

How do your financial professionals make money?

Our financial professionals, like all our employees, are salaried employees with no commissions or bonuses for assets under management. They are compensated from revenue IWP earns from fees clients pay.

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

No, neither our firm nor our financial professionals have legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

Additional information about our firm is available at www.iwpfo.com and by reviewing the annual firm brochure filed with the SEC for IWP Wealth Management LLC [here](#). You also may call us at 720-328-9700 to request a copy of this summary and other up-to-date information. Questions you might consider asking as you evaluate what adviser makes sense for you include:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- 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?
- As a financial professional, do you have any disciplinary history? For what type of conduct?
- 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?



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Exhibit to Form CRS March 2024

Form CRS March 2024 updates the Form CRS for IWP Wealth Management LLC, d/b/a IWP Family Office, by updating information about family office and investment advisory services and fees.

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