

### Introduction

Blum Financial L.P. d/b/a Strategic Wealth Planning is registered with the Securities and Exchange Committee as an investment adviser. This Client Relation Summary (CRS) is provided to help you, the retail investor, better understand the details of using a financial investment professional to help you manage your money. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. As an investor, you should carefully consider which types of accounts and services are right for you. Free and simple tools are available to research firms and financial professionals at <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?

Strategic Wealth Planning is a registered investment adviser that offers investment advisory accounts and services rather than brokerage accounts and services. SWP offers personalized investment advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities. As part of our services, we create portfolios consisting of individual stocks or bonds, exchange traded funds (“ETFs”), options, mutual funds, futures and other public and private securities and investments. The investment products we offer are not limited to a particular category. Our firm offers financial planning services for a separate fee.

Based on the initial and ongoing information you provide to us in writing, our firm designs your investment portfolio to meet your individualized investment goals and objectives. Once we design your personalized investment portfolio, we monitor the portfolio at least weekly, and if necessary, rebalance your portfolio based on factors such as market fluctuations or changes to your financial circumstances. Your investments may include some or all of the previously mentioned securities.

Our firm’s accounts are “discretionary” which means you give us the authority to decide which investments are best for you. We do not allow you to place restrictions on the types of investments to be held in the portfolio unless you have an employment-related restriction. Unlike some other advisers, SWP does not invest in proprietary products, receive payment from third-parties or receive money from revenue sharing.

SWP requires a minimum initial investment of \$100,000.00. However, we may allow accounts of members of the same household to be aggregated for purposes of determining the advisory fee and/or for meeting the minimum investment. We may open accounts for less than the minimum investment under particular circumstances (for example, setting up a new 401k or new Simple plan).

For additional information about our advisory services, please refer to Items 4 and 7 of our Firm Brochure (ADV Part 2A) and Items 4A and 5 of our Wrap Supplement (ADV Part 1A, Appendix 1), both found at <https://adviserinfo.sec.gov/firm/summary/149134>.

### What fees will I pay?

SWP offers a discretionary Managed Account Program (“MAP” or “Wrap Program”) whereby the Firm manages client accounts for a single fee that includes both management services and the transaction costs. MAP account fees are 1) calculated using a tiered fee schedule set forth in our Firm Brochure; 2) are based on the amount of assets and cash held at or managed by SWP; and 3) calculated and assessed on the amount of Client Assets at the end of each calendar quarter. You will pay account fees and other costs whether you make or lose money on your investments, and these 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 example, our clients are responsible and pay for administrative costs such as wire transfer fees and custodial

fees. More information on the additional administrative costs for which you will be responsible is found in Item 5C of our Firm Brochure (ADV Part 2A): <https://adviserinfo.sec.gov/firm/summary/149134>.

**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?**

**Our legal obligations.** Our firm and its advisors are fiduciaries, always acting in a client's best interest and avoiding or disclosing all conflicts of interest. When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours.

**Other than fees for providing financial services, how else does our firm make money?** SWP receives additional fees from the following: financial planning, pension consulting and the sale of insurance products. Additional available services for which our firm does not receive compensation include bookkeeping and legal services. SWP clients are not obligated to use any of these services and are so notified. SWP spends time and effort in researching potential private investment opportunities for its clients and may receive due diligence fees from some private investment sponsors which fees do not influence the investment recommendation.

**Conflicts of interest.** 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. As a fee-only adviser, a conflict of interest may exist any time we 1) ask you to you increase the assets in your account; 2) recommend that you keep your assets under management with us rather than remove those assets from our management; or 3) recommend that you rollover a retirement account from another adviser to our firm. Additional and detailed information our firm's on potential conflicts of interest is found in Item 10 of our Firm Brochure (ADV Part 2A): <https://adviserinfo.sec.gov/firm/summary/149134>.

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

Our firm pays a salary to its financial investment professionals for the services they provide to our clients.

**Do SWP financial professionals have legal or disciplinary history?**

No SWP financial professional has any legal or disciplinary history to disclose.

**What if I want more information? Who is my primary contact person? What if I have concerns?**

You may contact Stephen Blum, our firm's CEO, for additional information about this Client Relationship Summary or to discuss any concerns or questions you may have. You may reach Mr. Blum at 214.727.6000 or by email, [sjblum@awealthplan.com](mailto:sjblum@awealthplan.com). You may also find out more about our firm and the services we provide on our web site, [www.awealthplan.com](http://www.awealthplan.com), where we have posted this Client Relationship Summary.

**Here are some important questions you may want to ask us.**

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
- How will you choose my investments? Can I limit the kind of investments you make for me?
- Who is my primary contact person? Is he/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?
- Help me understand how your fees and costs might affect my investments. If I give you \$100,000 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?