

A Summary of Your Advisory Relationship with Transform Wealth and Weatherstone Capital Management

Introduction: Transform Wealth, LLC (“Transform Wealth”) is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. Fees for brokerage and investment advisory services differ and it is important for you to understand the differences. Transform Wealth is a fee-only firm. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors and investing.

<p>What investment services and advice can you provide me?</p>	<p>We are a fee-only Registered Investment Advisory firm offering Investment Advisory Services, Financial Planning Services and Consultation Services. We provide ongoing and continuous monitoring of your portfolio. We are a Discretionary Advisor, meaning you authorize us to make decisions regarding the purchase and sale of investments in your portfolio when you sign an investment advisory agreement. In some instances, we are a Non-Discretionary Advisor where you retain the ultimate decision regarding the purchase or sale of investments. You may impose reasonable restrictions on your account or request us to exclude certain securities.</p> <p>We require a minimum initial account size, although exceptions may be granted with management approval. We also provide financial planning services which includes reviewing your current goals, assets and investment holdings on a periodic or one-time basis.</p> <p>Weatherstone also acts as a sub-advisor in wrap-fee programs through third-party sponsors. Please see our <u>ADV Part 2A Brochure, Item 4 and 7</u>, for more information.</p>	<p>You are encouraged to ask us questions, including the following, to help you better understand our services:</p> <ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> • <i>How will you choose investments to recommend to me?</i> • <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i> • <i>What is included in a financial plan?</i>
<p>What fees will I pay?</p>	<p>We offer investment and financial planning services on a fee only basis. Your quarterly investment advisory fee is based on the total assets we manage for you, as more fully described in <u>Item 5 of our ADV Part 2A Brochure</u>. You should be aware that the more assets in your account, the more you will pay in fees, therefore we have an incentive to grow your assets and encourage you to increase your assets in your account. In addition to our fees, you may incur additional fees and costs from 3rd parties related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, wire transfer fees, electronic fund fees, and internal management fees of open-end mutual funds and exchange-traded funds which are distinct and different from our advisory fees.</p> <p>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.</p>	<p>Please ask us questions, including the following, to better understand the impact of fees and costs on your investments:</p> <ul style="list-style-type: none"> • <i>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?”</i> • <i>How much does a financial plan cost? Is it a one time or ongoing fee?</i>

<p>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?</p>	<p>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 is an example to help you understand what this means:</p> <ul style="list-style-type: none"> • Weatherstone receives client referrals from third parties to whom we pay referral fees. This is a conflict of interest because we have an incentive to pay referral fees so that the third parties will refer clients to us that they otherwise might not refer to us. • We are fiduciaries to you. This means we are required to act in your best interest throughout our entire advisory relationship. <p>For more information on conflicts of interest, please refer to our <u>ADV Part 2A, particularly items 10, 11, and 12.</u></p>	<p>Ask us questions to better understand our conflicts of interest:</p> <ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals are compensated on a salary and discretionary bonus based on their individual performance and success of the firm. Financial professionals who were previous owners receive “earn out” compensation from our parent company, Focus Financial Partners, LLC (or one of its affiliates). Financial professionals sometimes receive compensation based on revenues generated. This compensation is considered a conflict of interest because it incentivizes the financial professional to encourage you to increase the size of your investment account with us. Please request a copy of your financial adviser’s Form ADV, Part 2B Brochure for more information on his or her compensation.</p>	<p>The following is a question you may wish to ask us to better understand compensation for financial professionals:</p> <ul style="list-style-type: none"> • <i>What other forms of compensation are common in the advisory business?</i>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No, please visit Investor.gov/CRS for a free and simple search tool to research our firm and its financial professionals.</p>	<p>You are encouraged to ask us questions including the following to help you better understand our disciplinary history:</p> <ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
<p>Additional information</p>	<p>Please refer to our <u>Form ADV, Part 2A Brochure</u> for more information about our services. You may request updated information and a copy of our Relationship Summary by contacting us at 303.741.2560 or by emailing markr@transformwealth.com.</p>	<p>You are encouraged to ask us questions including the following:</p> <ul style="list-style-type: none"> • <i>Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?</i> • <i>Who can I talk to if I have concerns about how this person is treating me?</i>