

## Client Relationship Summary (Form CRS)

### Item 1. Introduction

Wakefield Wealth Management, LLLP (“Wakefield Wealth”, “us” or “we”) is an investment advisor registered with the Securities and Exchange Commission. Wakefield is not a broker-dealer. There is a difference between brokerage services and investment advisory services and the fees you pay for each. You should carefully consider which types of accounts are right for you.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing. This document will provide a summary of our services and highlight some questions you may wish to discuss.

We encourage you to ask us questions. Some of the questions you should ask are highlighted in the blue bullets below.

### Item 2. Relationship Services

#### *What Investment Services and Advice Can You Provide Me?*

Wakefield Wealth may provide investment advisory services to individuals, trusts and estates (our “retail investors”). If engaged, we will:

- Ask questions to understand your current financial circumstances, your investment goals and priorities, your investable assets and your risk-tolerance level. We will design a customized investment plan and may provide you with a comprehensive financial plan produced using third party software.
- Help you establish investment accounts that allow us to buy and sell investments in your accounts without asking you in advance (a “discretionary account”) and/or we may give you advice about investments and you make the final decision to buy or sell an investment (a “non-discretionary account”). Our clients generally have both discretionary and non-discretionary accounts.
- Monitor your investment accounts regularly. Depending on your needs and the nature of your investment accounts we may contact you quarterly, bi-annually, or annually by phone, email, or in person. You may contact us at any time.
- Give investment advice generally limited to publicly available securities such as stocks, bonds, exchange traded funds and mutual funds. Investors are permitted to impose restrictions on investing in certain securities or types of securities.
- Wakefield generally provides wealth management services to clients with \$1 million or more of investable assets, however, we may waive this minimum in limited circumstances.

For additional information about our services, please see Item 4 of our [Form ADV Part 2A](#).

*Given my financial situation, should I choose an investment advisory service? Why or why not?  
How will you choose the investments you 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?*

There are two ways investment management fees are assessed. Either asset-based management fees are calculated and billed quarterly in advance and payable at the beginning of each quarter for the following three-month period or are calculated and billed quarterly in arrears, based upon the average daily balance of the assets at the end of that calendar quarter based on the client’s Investment Management Agreement. Fees are generally deducted directly from your investment account (it reduces your account value). Wakefield Wealth’s standard advisory fee for providing combined wealth management and investment advisory services range between negotiable and 1.50% and there is a minimum fee of \$10,000 per client per year. The minimum fee may be waived in some circumstances. The amount paid to our firm generally does not vary based on the types of investments we select on your behalf. Additionally, our fee for our consulting services varies and is based on certain subjective and objective factors.

You may also incur other fees in the management of your account such as custodian fees, account maintenance fees, fees related to mutual funds, exchange traded funds and variable annuities, and other transactional and product level fees (“brokerage costs”). Wakefield does not determine these fees and does not earn additional revenue from any of these fees.

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 the fees and costs associated with your investment accounts can be found in your investment advisory contract and Wakefield's [Firm Brochure](#) (Form ADV Part 2A) Item 5.

*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 can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- Wakefield Wealth's source of revenue is the asset-based management fee described above. Collecting an asset-based management fee creates a conflict of interest because we have incentive to increase the amount of assets you place in the investment accounts.
- We may receive support services from the broker-dealer where you maintain your accounts such as access to their website to view and manage your investment account. Wakefield may benefit from their execution of security transactions, security pricing, and/or their assistance with back office functions such as investment, compliance and business development research; educational events, and consulting. These services do not impact the price you pay to maintain your investment account.

*How might your conflicts of interest affect me, and how will you address them?*

*How do your financial professionals make money?*

Our financial professionals are compensated through a monthly salary and may earn discretionary bonuses. Financial professional compensation is not tied directly to the amount of client assets they service, the time and complexity required to meet client needs or the revenue the firm earns from those clients, however, those items may be considered in determining their discretionary bonuses and salary increases. This could create a conflict of interest as the professional may have incentive to increase the amount of assets in your investment accounts.

Neither Wakefield or any of its financial professionals earn product sales commissions or fees for recommending certain investments or referring business to other professionals.

#### Item 4. Disciplinary History

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

No. However, we encourage you to visit [Investor.gov/CRS](http://Investor.gov/CRS) to research our firm and our financial professionals. **Furthermore, we encourage you to ask your financial professional: As a financial professional, do you have any disciplinary history? If so, for what type of conduct?**

#### Item 5. Additional Information

For further information and to request a current copy of this form and our [Firm Brochure](#) (Form ADV Part 2A) please contact us at 303-771-0630. You may also email us at [customerservice@wakefieldinc.com](mailto:customerservice@wakefieldinc.com) or visit our website at <https://www.wakefieldwealth.com/>

*Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*