

Relationship Summary

SLP Wealth LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. 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 advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, which principally include individuals and business entities. Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. Our advice is not limited to certain types of investments. Our financial planning services entail the preparation of a financial plan based on your specific financial situation that includes a recommended course of action or activity to take if you decide to implement our recommendations. We do not have a minimum account size or investment amount to retain or maintain our advisory services.

Regular monitoring of your account(s) is included as part of our standard advisory services, with reviews typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

More detailed information about our services may be found in [Items 4 and 7 of our Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/325631), available at <https://adviserinfo.sec.gov/firm/brochure/325631>.

Conversation Starters

- “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?

Retail investors will generally incur the following fees charged by us: a one-time initial setup fee of up to \$995 (the “Setup Fee”) plus an ongoing flat fee of up to \$834 per month (the “Monthly Flat Fee”). If a retail investor additionally wishes to receive investment management services, an additional asset-based fee of 0.49% per annum of your assets designated to be under our management shall apply (the “Quarterly Asset-Based Fee”). Collectively, the Setup Fee, the Monthly Flat Fee, and the Quarterly Asset-Based Fee are referred to as the “Fees”. All Fees are negotiable and waivable at our sole discretion. The Setup Fee and the Monthly Flat Fee are paid via ACH or credit card through a third-party payment processor unless the client has also elected to receive investment management services, in which case all Fees may be deducted from clients’ brokerage account(s) under our management. The Setup Fee is charged at the time a client first engages our services, and the Monthly Flat Fee is charged monthly in advance based on when services are delivered (with the first Monthly Flat Fee applying to the month the client first engages our services). The Quarterly Asset-Based Fee is charged in arrears on a quarterly basis from clients’ assets and based upon the market value of such assets managed by us as of the last day of the calendar quarter. Cash is included in the assets upon which fees are assessed. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, transaction charges, and fees charged by independent and unaffiliated third-party advisers that provide direct indexing or other investment sub-advisory services.

When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). When we charge flat fees, we are incentivized to recommend a higher tier of service to increase our compensation as a result.

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.

More detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A brochure](#).

Relationship Summary

Conversation Starter

“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. To learn how we address the below incentives, please refer to [Items 10 and 12 of our ADV Part 2A brochure](#).

The custodian(s) we recommend provide(s) us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian.

To the extent you purchase an insurance product through SLP Insurance LLC (a separate but related entity), you will pay an ordinary and customary commission and one of our financial professionals will share in such insurance commission. This creates a conflict of interest due to the additional compensation that will be received.

To the extent you additionally retain us to provide tax preparation and filing services, you will pay an additional tax services fee. This creates a conflict of interest due to the additional compensation that will be received.

Our affiliate, Student Loan Planner (“SLP”), provides student loan planning services. A conflict of interest exists when we recommend clients to retain SLP and when SLP recommends its clients to retain us. Additionally, we offer referral-based compensation to eligible clients in the form of reduced fees in exchange for referrals to SLP.

Conversation Starter

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

More detailed information about our conflicts of interest may be found in our [Form ADV Part 2A brochure](#).

How do your financial professionals make money?

Our financial professionals are compensated based on salaries, bonuses, and intra-company referrals. They are not compensated based on the sale of a particular product and do not earn commissions except in connection with the sale of insurance products via a commission sharing arrangement with an independent and unaffiliated insurance agency.

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

Firm - No. Financial Professionals - Yes. You may visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starter

“As a financial professional, do you have any disciplinary history? For what type of conduct?”

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting <https://slpwealth.com/>, emailing travis@slpwealth.com, or calling 910-315-0973.

Conversation Starter

“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?”

Relationship Summary

Relationship Summary – Exhibit of Material Changes

SLP Wealth LLC has amended its Relationship Summary as January 10, 2024 of to reflect the following material changes:

- Our response to the question “Do you or your financial professionals have a legal or disciplinary history?” has been changed from “No.” to “Firm - No. Financial Professionals - Yes.”