

InterWealth Management, LLC Form CRS – Customer Relationship Summary – June 30, 2020

Introduction

InterWealth Management, LLC is registered with the Securities and Exchange Commission (SEC) as a Registered Investment Adviser (RIA). Brokerage and Investment Advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at 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?

We offer investment management and advice to our clients on a non-discretionary basis. Client's assets are held in separately managed accounts, we monitor advisory accounts on a regular basis. If you enter into a non-discretionary investment advisory agreement you make the ultimate decision regarding the purchase or sale of investments. Our minimum account size is \$500,000, but we make exceptions for close friends and family. Our primary investment strategy focuses on diversification and age appropriate asset allocation. For additional information on our services and clients please review our ADV2A Brochure: Items 4 & 7, which is available online at <https://adviserinfo.sec.gov/firm/brochure/155597>.

Questions to Ask Your Financial Professional:

- **Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including licenses, education and other qualifications? What do those qualifications mean?**

What Fees Will I Pay?

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. The advisory fee you pay may vary based upon the type of account, services being provided, and size of the account. You will be charged asset-based (AUM) fees (up to 1.5% annually) on either a monthly or quarterly basis. Our fees are further described in our ADV2A Brochure: Item 5, which is available online at <https://adviserinfo.sec.gov/firm/brochure/155597>.

In addition to the fees described above, your account may also be charged transaction charges for purchases and/or sales of securities, custodial fees, or product level fees charged by the product company through the fund or product expenses. Mutual funds charge an annual management fee which varies depending on the fund. Information about product-level fees can be found in the applicable product prospectus.

Questions to Ask Your Financial Professional:

- **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. It is our duty to identify and disclose any potential conflicts of interests. InterWealth Management has adopted a Code of Ethics for all officers and employees of the firm describing its high standard of business conduct and fiduciary duty to its clients. Please refer to form ADV2A Brochure: Item 11 for addition information. Available online at <https://adviserinfo.sec.gov/firm/brochure/155597> .

Some of our IARs offer other non-advisory commission-based broker-dealer services. This could present a conflict of interest since the associated persons could receive fees and commissions if the client chooses to implement InterWealth Management's recommendations through the associated persons in their separate capacities as registered representatives. To address this conflict of interest, advisory fees are not charged to clients when we are acting as a broker dealer and we will always specify whether we are providing advisory services or broker dealer services.

Questions to Ask Your Financial Professional:

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

How Do Your Financial Professionals Make Money?

Our investment advisor representatives (IARs) receive compensation for advisory services (after firm expenses) through an asset-based (AUM) fee (up to 1.5% annually) that is charged to you based on the value of assets in an account under management. Some of our IARs offer other non-advisory commission-based broker-dealer services. This could cause a conflict of interest when recommending one service over another. Your IAR must provide you with a copy of their ADV2B which describes these other business activities in more detail. For more information on our fees and compensation please review our ADV2A: Item 5, which is available online at <https://adviserinfo.sec.gov/firm/brochure/155597> .

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit www.investor.gov/CRS for a free and simple tool to research us and our financial professionals. For additional information about our advisors, visit <https://adviserinfo.sec.gov/> . **For additional information**, please review our ADV2A Brochure: Item 9, which is available online at <https://adviserinfo.sec.gov/firm/brochure/155597> .

Questions to Ask Your Financial Professional:

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

Additional Information

For additional information, up to date information about our services, please review our ADV2A Brochure which is available online at <https://adviserinfo.sec.gov/firm/brochure/155597> . You may obtain a copy of the form CRS Relationship Summary by contacting your investment professional or you may contact our compliance department at 480-397-2690.

Questions to Ask Your Financial Professional:

- **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?**