

Redwood Grove Wealth Management LLC

Client Relationship Summary (Form CRS) – June 10, 2022

Redwood Grove Wealth Management LLC (“RGWM,” the “Firm,” “we,” “us,” or “our”) is an SEC registered investment adviser with our primary office in Larkspur, California. Investment advisory fees and brokerage services 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 investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

RGWM offers investment services to retail clients. RGWM manages investment portfolios on a discretionary basis consistent with clients’ investment objectives and guidelines. Investment advice tends to focus on passive index mutual funds and exchange-traded funds (ETFs) whenever possible. The core principles of RGWM’s investment philosophy are diversification, market efficiency, long- term strategic allocations, and tax-efficient, low-cost investing. RGWM may occasionally use its discretion to choose third-party investment advisers (sometimes referred to as “sub-advisers”) to manage all or a portion of the client’s assets. While we manage assets on a discretionary basis, clients may impose restrictions on investing in certain securities or types of securities. We also offer financial planning services to our clients which may include retirement planning, tax planning, investment planning, education funding, risk management, estate planning, charitable giving, and employee benefit planning including stock options and deferred compensation plans. We review client accounts as part of the asset management and/or financial planning process, for adherence to target allocations and other factors, as applicable, based on economic conditions and individual client circumstances. Lastly, there is no minimum account size required to work with us although there is a minimum annual fee of \$5,000.

FOR ADDITIONAL INFORMATION, PLEASE SEE RGWM’S ADV 2A, ITEM 4 CONCERNING THE ADVISORY SERVICES WE OFFER AND ITEM 7 FOR THE TYPES OF CLIENTS WE SERVE AT

<https://adviserinfo.sec.gov/firm/summary/150667>

Ask your financial professional: Given my financial situation, should I choose an investment advisory service? If so, why?

Ask your financial professional: How will you choose investments to recommend to me?

Ask your financial professional: What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

RGWM charges an annual fee as a percentage of our clients’ assets under management for our asset management services. There is a tiered fee schedule which varies from 0.50%-1.00% per year depending on assets managed. This means the more assets that are in your account, the more you are going to be paying in fees, so we have an incentive for you to increase the assets in your account. Fees for asset management services are computed in advance, at the beginning of each calendar quarter, subject to a minimum fee of \$5,000/year. Fees will be based on the fair market value of securities and cash in the Investment Account on the last trading day of each calendar quarter. Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses, which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as fees charged by third-party investment managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund’s prospectus. Fees for financial planning are determined by the

scope and complexity of a client's financial situation. These fees are either charged on a fixed fee, or hourly basis and are paid half up front, and half upon completion of the financial plan.

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.

FOR ADDITIONAL INFORMATION ABOUT OUR FEES PLEASE SEE RGWM'S ADV PART 2A, ITEM 5 AT <https://adviserinfo.sec.gov/firm/summary/150667>

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. 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:

Due to the fact that we are compensated based on the amount of clients' assets under our management, we have an incentive to encourage clients to maintain and increase their assets invested with us rather than to assist them in identifying outside investment options.

FOR ADDITIONAL DETAILS WITH RESPECT TO RGWM POTENTIAL CONFLICTS OF INTEREST WITH RETAIL CLIENTS, SEE RGWM'S ADV PART 2A, ITEM 11, RESPECTIVELY AT <https://adviserinfo.sec.gov/firm/summary/150667>

How do your financial professionals make money?

Our financial professionals are compensated with a salary and discretionary bonus based on both Firm and individual performance.

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

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

No. Please go to Investor.gov/CRS for a free and simple search tool to research our financial professionals.

Ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?

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?

Additional Information

ADDITIONAL INFORMATION ABOUT RGWM, OUR FIDUCIARY DUTY TO CLIENTS AND THE SERVICES WE OFFER IS PROVIDED IN OUR ADV 2A AND 2B. YOU CAN REQUEST A COPY OF FORM CRS AND UP TO DATE INFORMATION ABOUT RGWM BY CALLING (415) 737-5003.