

# Collective Wealth Partners, LLC

March 27, 2026

## Customer Relationship Summary (Form CRS)

### Item 1 – Introduction

Collective Wealth Partners, LLC (the “Firm”) is a registered investment adviser registered with the United States Securities and Exchange Commission.

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.

### Item 2 – Relationships and Services

#### *What investment services and advice can you provide me?*

**Description of Services.** The Firm provides investment advisory services to retail investors. We provide investment management services on either a discretionary or non-discretionary basis. With discretionary investment management, we may recommend that all or a portion of your assets be managed by a third-party investment manager. We also provide financial planning, on either a comprehensive or limited engagement basis. Other consultation services include fractional CFO services, advice regarding employee benefits and financial wellness, estate planning, and retirement plan advisory services. Our services are tailored to the individual needs and financial circumstances of each client.

**Monitoring.** For our investment management services, we provide ongoing supervisory management of your investment accounts, including monitoring, review, rebalancing, and reinvestment of your assets. Monitoring of financial planning recommendations depends on the level of service you select. Details are set forth in your advisory agreement.

**Investment Authority.** You may elect for our investment management to be provided on either a discretionary or non-discretionary basis. If we or a third-party investment manager has discretion, you authorize implementation of the transactions in your account in accordance with your investment objectives, without seeking your prior approval. For non-discretionary services, you retain the ultimate authority to accept, reject, or modify our recommendations.

**Limited Investment Offerings.** Generally, we recommend long-term investment portfolios consisting of stocks mutual funds, exchange-traded funds, fixed income securities, and REITs. We do not offer any proprietary products.

**Account Minimums and Other Requirements.** We do not require a minimum asset or investment value to provide services; however, some third-party investment managers may impose account minimums. In addition, in some cases we do impose minimum annual fees for financial planning services. Any minimum requirements are fully disclosed in the disclosure documents and/or advisory agreement.

This is a brief summary of our services. Additional information is available in our Form ADV Part 2A (“Disclosure Brochure”), Item 4. Instructions on how to obtain a copy of our Disclosure Brochure are found in Item 5 – Additional Information below.

### Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

#### *What fees will I pay?*

**Principal Fees and Costs.** For investment management services, we charge an advisory fee that is a percentage of your assets under management. The percentage varies based on assets under management, but typically ranges from 0.8% to 1.2%, charged on a quarterly basis in advance. If a third-party investment manager is used to manage all or a portion of your account, the third-party investment manager will charge an additional fee. The third-party investment manager’s fees may be charged in advance or in arrears, on a monthly or quarterly basis. Specific fees and billing practices are described in the third-party investment manager’s brochure, management agreement, or other regulatory disclosure document. The maximum aggregate advisory fee for both our advisory fee and the third-party investment manager fee is 2% annually, depending on the program. Fees for financial planning and other consulting services vary based on the complexity and scope of services offered. Your specific fee will be stated in your advisory agreement.

#### Ask your investment adviser:

- *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?*

#### Ask your investment adviser:

*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?*

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**Wrap Fee Programs.** We do not offer a wrap fee program.

**Other Fees and Costs.** In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, or other administrative fees. Please refer to Item 5 of our Disclosure Brochure for details on additional fees.

**Additional Information.** 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 our fees is available in Item 5 of our Disclosure Brochure. Instructions on how to obtain a copy of our Disclosure Brochure are found in Item 5 – Additional Information below.

*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.

**Conflicts of Interest.** An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you will pay in fees; therefore, we have an incentive to encourage you to increase the assets in your account. Some of our investment adviser representatives may be licensed to sell insurance products. If you purchase an insurance product from an investment adviser representative based on our advisory recommendations, it presents a conflict of interest. We do not offer any proprietary products, receive direct compensation for client referrals or revenue sharing, or have any other sources of revenue. Additional information regarding our conflicts of interest is available in our Disclosure Brochure. Instructions on how to obtain a copy of our Disclosure Brochure are found in Item 5 – Additional Information below.

*How do your financial professionals make money?*

Our financial professionals receive a salary, and may receive a discretionary bonus. Some investment adviser representatives have ownership in the firm, and receive economic benefit from the overall profitability of the firm. Some investment adviser representatives hold insurance licenses and receive income from insurance products sold. Other than insurance products, financial professionals are not compensated based on differential factors such as products sold or product sales commissions.

## Ask your investment adviser:

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

## Item 4 – Disciplinary History

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

Yes. A financial professional of our firm has legal or disciplinary history. Visit [investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

## Item 5 – Additional Information

Additional information is available in our Disclosure Brochure. Current versions of our Disclosure Brochure and Form CRS are available on our website at [www.collectivewealthpartners.com](http://www.collectivewealthpartners.com). You may also obtain copies of these documents free of charge at any time by contacting our Chief Compliance Officer, Emma I. Foulkes, at (404) 633-9952 or [emma@collectivewealthpartners.com](mailto:emma@collectivewealthpartners.com).

## Ask your investment adviser:

- *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?*

## Summary of Material Changes

Since our last Form CRS dated March 27, 2024, we made several material changes. We removed financial coaching services, clarified that a third-party investment manager may have discretion over investments in client accounts, updated our investment management services fee range to 0.80% to 1.20%, disclosed that a financial professional has legal or disciplinary history, and updated our Chief Compliance Officer to Emma I. Foulkes.