



## CLIENT RELATIONSHIP SUMMARY

Templer Wealth Management, LLC is an investment advisor registered with the United States Securities and Exchange Commission.

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. Free and simple tools are available for you to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

Investment advisory and brokerage services and fees differ, and it is important for you to understand the differences. This document gives you a summary of how we will interact with you as an investment advisor, as opposed to a brokerage relationship, and how you will pay for our service.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We are a fee-only registered investment advisor principally offering portfolio management and financial planning as part of an ongoing relationship.

We begin by working with you to identify and gain a better understanding of your financial situation and investment goals. Based on what we learn, we will recommend an asset allocation strategy that takes into account your age, defined goals, the time needed to achieve your goals, and your risk tolerance.

Moving forward, we construct a diversified investment portfolio aligned with your asset allocation strategy, primarily using a mix of exchange-traded funds (“ETFs”) and mutual funds. We may also recommend you retain pre-existing holdings such as ETFs, mutual funds, equity (“stock”) positions, and fixed income/debt (“bond”) instruments. We are not limited to a specific menu of products or types of investments, and we do not offer proprietary products. We generally require a minimum initial investment of \$1,000,000. We also manage certain employer-sponsored retirement plan accounts (e.g., 401(k)s) through a third-party platform.

Your investment portfolio will be managed on a discretionary basis, which means that securities will be purchased and sold on your behalf without your prior approval of each transaction. Discretionary authority is granted to us when you complete our Investment Advisory Agreement. You may limit our discretionary authority at any time.

As part of our standard service, your portfolio will be monitored on an ongoing basis and rebalanced when necessary.

We offer financial planning and consulting services covering areas such as retirement planning, tax planning, estate review, education funding, insurance analysis, and investment consulting.

You can find more detailed information about the services we offer in our Disclosure Brochure under Item 4, “Advisory Business.”

#### Questions You Should Ask

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?

You will pay an ongoing fee for our asset management services. Fees are assessed quarterly in advance and deducted directly from your investment portfolio.

Our tiered fee schedule is based on a percentage of the value of the assets in your investment portfolio. The annual fee rate you pay will decline when your portfolio value, either through additional deposits or asset growth, moves into a different tier bracket of our fee schedule. Because we charge an asset-based fee, the more assets you have in your account, the more you will pay us. This creates an incentive for us to encourage you to increase assets in your account. Our portfolio management fee includes financial planning and consulting services.

Separate from our investment advisory fees, you could incur other costs associated with your investment portfolio, including, but not limited to, custodian fees, account maintenance fees, transaction fees, and other fees related to mutual funds and ETFs. Such fees, if any, will vary depending on the type of account and investments you hold. We do not receive any portion of these costs.

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 the fees and costs you are paying.

You can find more detailed information about the fees we charge in our Disclosure Brochure under Item 5, “Fees & Compensation.”

For limited client engagements, we charge either a fixed fee or an hourly fee for financial planning and consulting services. The total cost depends on the scope and complexity of the services you request and your individual financial situation. We will outline the specific fee and payment terms in your Financial Planning and Consulting Agreement before you engage us. Your implementation of our financial planning and consulting recommendations may result in other fees separate from the fee we charge. These costs can include fees from companies you choose to provide insurance, legal, tax, and other services and products.

#### Questions You Should Ask

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 ADVISOR? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment advisor, 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:

### Questions You Should Ask

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

- Because we charge a fee based on the amount of assets we manage for you, this creates an incentive for us to encourage you to invest more assets in your portfolio.
- We may recommend the products and services of other professional advisors (i.e., attorneys, accountants, insurance agents, product sponsors, etc.) to help you implement our recommendations. Although we do not receive referral fees from these advisors, they occasionally refer clients to us. This creates an incentive for us to favor the professional advisors who refer us clients over those who do not. You are under no obligation to use the professional advisors we recommend to you.
- We receive certain non-cash benefits from our custodian (such as technology, research, continuing education, and operational support). This creates a conflict of interest because it gives us an incentive to recommend that custodian.
- If we recommend rolling over a retirement account into an IRA managed by us, we would earn advisory fees on those assets, creating a financial incentive.

You can find more detailed information about our potential conflicts of interest in our Disclosure Brochure under Item 10, “Other Financial Industry Activities & Affiliations”, Item 11, “Code of Ethics”, and Item 14, “Client Referrals & other Compensation.”

## HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated from the fees we earn from the investment advisory services we offer.

## DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No.

Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free, simple search tool to research our firm and financial professionals.

### Questions You Should Ask

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

## ADDITIONAL INFORMATION

You can find additional information about our investment advisory services at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by clicking on the Firm tab and then searching CRD# 305972 or Templer Wealth Management, LLC. You can also contact us at the address and phone number listed below to request up-to-date information about our firm and request a copy of the Client Relationship Summary.

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### Questions You Should Ask

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?

