

**Gilpin Wealth Management, LLC**  
**Relationship Summary**

**Introduction**

Gilpin Wealth Management 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 retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

**Relationships and Services**

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

We offer investment advisory services to retail investors. We offer a variety of financial planning services that include comprehensive planning, ongoing financial planning, and financial consulting. Through a series of personal interviews, we collect pertinent data, identify goals, objectives, financial problems, potential solutions, prepare specific recommendations and implement recommendations.

We also offer discretionary portfolio management services. We work with you to formulate an individualized portfolio based upon your objectives, time frame, risk parameters and other investment considerations. We regularly monitor your portfolio and adjust it as determined by the stock market and world events.

We may recommend that clients authorize the management of all or a portion of their assets by and/or among certain independent investment managers (“Independent Managers”), based upon the stated investment objectives of the client. We generally render services to the client relative to the discretionary selection of Independent Managers and continue to monitor and review the client’s account performance and investment objectives.

Finally, we provide advice to retirement plans, such as 401k Plans. The advice can cover ERISA fiduciary and ERISA non-fiduciary services such as: selection of investments; educational services to plan committee; participant education services; plan research and support; review of fiduciary liability insurance coverage; monitoring of qualified fiduciary; or participant advise

***Additional Information:***

You can find more detailed information about the services we offer in Items 4 and 5 of our Form ADV Part 2A. <https://adviserinfo.sec.gov/firm/summary/311336>

***Conversation Starters:***

1. “Given my financial situation, should I choose an investment advisory service? Why or why not?”
2. “How will you choose investments to recommend to me?”
3. “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”

**Fees, Costs, Conflicts, and Standard of Conduct**

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

Our discretionary portfolio management services, we charge a percentage of assets under management based on the following fee schedule:

<b>Custodian Reported Account Value</b>	<b>Annual Management Fee</b>
First \$1,000,000	1.25%
Next \$4,000,000	1.00%
Next \$15,000,000	0.75%
Above \$20,000,000	0.50%

The fee schedule is tiered meaning the applicable rate will be applied to the account value range. For example, with a \$1,900,000 account value, the first \$1,000,000 will be charged at 1.25%. The remaining \$900,000 will be charged at 1.00%. The management fee will be billed quarterly, in arrears, meaning we collect the fee at the end of each quarter’s billing period. The management fee is based on the custodian reported value of the account as of the last business day of the quarter.

When we recommend an independent investment manager, our management fee will be separate from the independent investment manager’s fee. The total combined fee will be disclosed to the client and acknowledged in the investment management agreement.

Our comprehensive financial planning services are provided on a flat fee basis that ranges from \$1,000 to \$50,000. One half of the fixed fee is collected at engagement with the remainder due at the delivery of the plan. Our ongoing financial planning is provided at a fixed quarterly fee ranging from \$100 to \$1,000. The fee is collected quarter in arrears. Finally, we charge by the hour for financial consulting (\$250 per hour). The fee is billed at the conclusion of the engagement.

For our retirement plan consulting services, we charge a fee based on a percentage of assets in the plan. The maximum annual fee is 0.70%. We negotiate with the client how often and when the fee is collected. The fee may be collected monthly or quarterly, in advance or in arrears. The fee will be either billed to the plan sponsor or deducted from the plan's assets.

Our management fee does not include brokerage commissions, transaction fees, or other custodian-related costs and expenses. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. These charges, fees, and commissions are exclusive of and in addition to our fee and we do not receive any portion of these charges, fees, or commissions.

**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. You can find more detailed information about our fees and costs in Item 5 of our Form ADV Part 2A.

**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:

- a) Our financial professionals provide tax preparation services through other entities, and they may recommend these services to clients. This other activity pays them fees that are separate from our fees and gives our financial professionals a financial incentive to recommend the tax preparation services to our clients.
- b) One of our managers, Anthony McEahern, is a licensed attorney and he may recommend his legal services to our clients. This other activity pays him legal fees that are separate from our fees and gives him a financial incentive to recommend the legal services to our clients.
- c) When we recommend you rollover a retirement account for us to manage, this creates a financial incentive because we charge a fee for our services. We attempt to mitigate the conflict of interest by acting in your best interest and applying an impartial conduct standard to all rollovers.

You can find more detailed information about our conflicts of interest in Items 5 and 10 of our Form ADV Part 2A.

<https://adviserinfo.sec.gov/firm/summary/311336>

**Conversation Starter:**

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

***How do your financial professionals make money?***

Our financial professionals are paid from the advisory fees charged for the firm's services.

**Disciplinary History**

***Do you or your financial professionals have legal or disciplinary history?*** No

**Additional Information:**

Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research you and your 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 information about our investment advisory services and request a copy of our relationship summary.***

***Phone:*** (720) 893-2800. ***Address:*** 16398 West 51<sup>st</sup> Lane, Golden, CO 80403. ***Website:*** [www.Gilpinwealth.com](http://www.Gilpinwealth.com)

**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?"

***Material Changes: Since our last update to the Form CRS, our physical office location has been updated to reflect the new office address 16398 West 51<sup>st</sup> Lane, Golden, CO 80403.***