

Wealthspire Retirement, LLC dba Wealthspire Retirement Advisory Client Relationship Summary

Item 1: Introduction

Wealthspire Retirement, LLC dba Wealthspire Retirement Advisory (“WRA”) is an investment adviser registered with the Securities and Exchange Commission (SEC) that offers advisory accounts and services rather than brokerage accounts and services.

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 to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2: Relationships and Services

WRA offers Retirement Plan Consulting Services and Portfolio Management services. Our role is to listen inform and advise.

Portfolio Management Services

- WRA will provide you advice on a regular and periodic basis. We will discuss your investment goals, objective, priorities, and preferences and help you design a strategy to achieve your investment goals in line with risk tolerances
- We will regularly monitor your account.
- You can choose an account that allows us to buy and sell investment in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”). If you choose a non-discretionary account, you will make the ultimate decision to buy or sell an investment.
- We will review your account no less than annually and contact you by phone, in person or by email at least annually to discuss your portfolio.
- We generally require that you invest at least \$25,000 to obtain our portfolio management services. WRA has the sole discretion to waive the account minimum and in those cases and the standard fee calculation is defined in the agreement.

Retirement Plan Consulting Services

- WRA provides retirement plan consulting services to non-retail clients. Occasionally, if an employee leaves a plan, the employee may connect with a WRA Advisor and engage WRA for portfolio management services listed above.
- Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might have lower costs.

For additional information about the services we offer, please visit our website at www.wealthspire.com

Ask your financial professional:

- Given my financial situation, should I choose a brokerage service? 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 these qualifications mean?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Fees and costs affect the value of your account over time. The following summarizes the fees and costs you will pay for advisory services.

- The amount you pay to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. We charge either a fixed dollar amount or a percentage of assets under management. In certain instances, an hourly fee or per-participant fee may be charged.
- The asset-based fee is charged based on the market value of the assets and may reduce the value of your account and will be deducted directly from your account.
- You should be aware that the more assets there are in your account, the more you will pay in costs.
- Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the dollar value of assets in your account.
- You will pay fees to a broker-dealer or bank that will hold your asset such as custodian fees and account maintenance fees
- Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.
- You pay our fees quarterly even if there are no transactions in your account.
- An asset-based fee may cost more than a transaction-based fee, but you may prefer an asset-based fee if you want continuing

advice or want someone to make investment decisions for you.

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.

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 providing recommendations? How else does your firm make money and what conflicts of interest do you have

We are held to a fiduciary standard that covers our entire investment advisory relationship with you including monitoring your portfolio, investment strategy, and investments on an ongoing basis, among other requirements.

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.

- The more assets you have in your advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the asset in your account to increase the amount we earn (i.e. recommending that you rollover your retirement plan account or transfer assets to our firm).
- We can charge clients different fees for the same investment strategy.

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?

- We compensate our financial professionals based on a salary as well as bonuses are based on the amount of client assets they service. The more assets you have in the advisory account, including cash, the more you will pay us and the more your financial professional may potentially earn. Therefore, your financial professional has an incentive to increase the assets in your account to increase the amount he or she earns (i.e., recommending that you rollover your retirement plan account or transfer assets to our firm).
- We compensate our financial professionals based on the time and complexity required to meet a client's needs. Therefore, your financial professional has an incentive to maximize the time spent to increase the amount he or she earns.
- Your financial professional may be associated with a broker-dealer and may be associated with one or more insurance agencies or firms. If you purchase or invest in a commissionable investment through the broker-dealer or an insurance product through your financial professional, the broker dealer or insurance firm(s) will provide additional compensation to your financial professional. You may access a separate Form CRS for broker-dealer business.
- Your financial professional can earn non-cash benefits from certain product sponsors such as free conferences, repayable or forgivable loans, technology, marketing support, other non-cash compensation. Therefore, your financial professional has an incentive to invest in those products whose sponsors provide the non-cash benefits.

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? For what type of conduct?

- No for our firm. Yes for our financial professionals. For information about our disciplinary history, please visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Item 5: Additional Information

Investing by its nature involves risk and the possibility of a total or partial loss of a client's investment. If you would like additional information about our services or a copy of this relationship summary, please call 949.460.9898 or visit our website at <https://www.wealthspire.com> or see our Form ADV at <https://adviserinfo.sec.gov>.

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?