

Form CRS – Customer Relationship Summary

Item 1 – Introduction

Martin Wealth Management, doing business as Purposeful Financial Planning and Purposeful Financial and Legacy Planning, 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 www.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: We provide investment advisory services to retail investors. Our services are tailored to meet your unique financial needs, investment objectives, and goals. Each of our services is outlined below:

- With our ongoing planning and investment management services, we provide holistic, ongoing financial planning and management of your investment portfolio. We will evaluate your current financial circumstances and goals, develop a financial plan specific to your needs, and design an investment portfolio to help achieve your objectives.
- Our starter program services are appropriate for those who need assistance with basic financial matters. We provide recommendations to help achieve your financial objectives in specific areas.
- With our financial planning hourly services, the engagement is narrower in scope and usually focuses on a particular area. We may include various consultations as well as specific written or oral recommendations.
- With our investment review services, we will provide a one-time review of your current investments, develop an investment strategy, and provide specific investment recommendations in accordance with your stated objectives, risk tolerance, and any restrictions.
- For some engagements, we may include tax preparation and filing services. With this service, we will engage a third-party tax professional to prepare and file your individual federal and state tax returns.

Monitoring: With our ongoing planning and investment management services, accounts are reviewed periodically to ensure the applied investment strategy remains appropriate for your objectives, goals, and risk tolerance.

Account reviews may be performed more frequently due to factors such as significant changes in market conditions, additions or deletions of account restrictions, or changes in your financial situation. Additionally, we will review your financial plan and progress towards goals or our recommendations at least annually, and financial plans will be updated to reflect your current financial situation, desired goals, and anticipated future needs.

For engagements that are not ongoing, we typically do not provide any ongoing review or monitoring.

Investment Authority: With our investment management services, we manage your investment portfolios on a non-discretionary basis, which means that we do not execute transactions in your accounts without obtaining your consent prior to each transaction. All recommendations made as part of our other services are provided on a non-discretionary basis, which means you have the option to implement any of our recommendations yourself.

Limited Investment Offerings: Our advice is not limited to certain types of investments. We do not offer proprietary products.

Account Minimums and Other Requirements: We do not have a minimum account size requirement. However, for our ongoing planning and investment management services, we have a minimum annual fee of \$4,000.

Additional Information: This is a brief summary of our services. Additional information is available in Item 4 of our Form ADV Part 2A (“Disclosure Brochure”). See Item 5 below for instructions on how to obtain a copy of our Disclosure Brochure.

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?

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

What fees will I pay?

Principal Fees and Costs: How we are paid depends on the type of service we provide. Fees could be negotiable in certain cases, and we reserve the right to offer fee waivers or discounts at our discretion. Our fees are outlined below:

- For our ongoing planning and investment management services, our fee is based on a percentage of your assets under management on a tiered fee schedule that ranges from 0.70% to 0.85%. The fee is due quarterly in advance. Our minimum annual fee is \$4,000 and maximum annual fee is \$17,000.
- For our starter program services, we charge a flat fee of \$300 to \$500, which is due upon engagement.
- For financial planning hourly services, fees range from \$250 to \$600 per hour and are due upon completion of services.
- For investment review services, we charge a flat fee of \$3,995, which is due in two payments. The first payment of \$1,997 is due upon engagement, and the remaining amount is due upon completion of services.
- If the client engages us for tax preparation and filing services, the fee will be included in the negotiated fee the client agrees to pay for any additional services engaged.

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. See Item 5 below for instructions on how to obtain a copy of our Disclosure Brochure.

<p><i>Ask Your Investment Adviser:</i></p> <ul style="list-style-type: none"> • 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.

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 may

have an incentive to encourage you to increase the assets in your account. We do not offer proprietary products, do not participate in any revenue sharing or client referral arrangements, or have any other sources of revenue.

Additionally, the custodian we recommend provides us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us with products or services that do not directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 12 of our Disclosure Brochure.

<p><i>Ask Your Investment Adviser:</i></p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

We are a fee-only firm, which means the only compensation we receive is from our clients for our services. However, this compensation structure creates an incentive for our financial professionals to recommend that you increase the size of your account with us. Additionally, our professionals are paid a salary and may earn a share of client revenue and/or a bonus based on profitability of the firm.

Item 4 – Disciplinary History

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

No. Visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.

<p><i>Ask Your Investment Adviser</i></p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5 – Additional Information

Additional information is available in our Disclosure Brochure. An up-to-date copy of this document, as well as our current Form CRS is available on our website at www.purposefulfinancialplanning.com. You may also call us at (970) 443-1873 or send an email to steve@purposefulfinancialplanning.com to obtain copies of these documents at any time.

<p><i>Ask Your Investment Adviser:</i></p> <ul style="list-style-type: none"> • 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?

Exhibit A – Summary of Material Changes

As this is our initial Form CRS, we do not have any material changes to report.