



**FORM CRS – CLIENT RELATIONSHIP SUMMARY  
CASTLE COAST WEALTH, LLC CRD# 298439  
JULY 15, 2024**

Castle Coast Wealth, LLC, (“Castle Coast”, “Firm”, “we”, “our”, or “us”) is an investment adviser registered with the Securities and Exchange Commission (“SEC”). We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

For retail clients, we offer investment advisory services, which include asset management and financial planning. When you open an advisory account with our firm, we meet with you to gather information so we can understand your current financial situation, existing resources, goals, and risk tolerance (“Investment Guidelines”). Based on what we learn, we invest your managed account assets in a portfolio of investments that we believe are suitable based on your Investment Guidelines. We manage accounts on a discretionary basis. After you sign an advisory agreement with our firm, which provides us with discretionary authority, we will be allowed to decide the type and amount of securities to be bought and sold in your account and when to buy and sell the securities, without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

**Ask one of our financial professionals the following questions:**

*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?*

We also provide you with financial planning advice as part of our advisory services. This is under a separate agreement and provided on a non-discretionary basis. This means we provide recommendations to you and you make the ultimate decision of whether to implement the recommendations. The advice is based on client needs, but can cover planning for education, insurance, retirement and/or estate plans, tax considerations, charitable giving and more. You are free at all times to accept or reject any of our recommendations. We do not restrict our advice to limited types of products or investments.

Our firm typically requires a minimum account balance of \$2,000,000 for new clients and \$1,000,000 for clients that have been referred to us for our asset management services. Minimums can be lowered and/or waived at our sole discretion. As part of our services, we monitor the

investments in your asset management account on a daily basis. *Additional information about our advisory services is in Item 4, 7, 8, and 13 of our Form ADV Part 2A, which is available online at <https://adviserinfo.sec.gov/firm/summary/298439>, or by calling us at (858) 546-1247.*

**What fees will I pay?**

For asset management services, you will be charged an annual fee that is billed monthly in arrears calculated using the time-weighted daily average of the value of the investments in your account (including cash and cash equivalents) during the previous month. The firm charges a tiered fee as follows: 1% on assets up to \$3,000,000, 0.90% on assets of 3,000,001 to \$5,000,000, 0.80% on assets of \$5,000,001 to \$10,000,000, 0.70% on assets of \$10,000,001 to \$15,000,000, 0.60% on assets of \$15,000,001 to \$20,000,000, 0.40% on assets of \$20,000,001 to \$50,000,000, 0.30% on assets of \$50,000,001 and above. We have clients that have different fees than these reflected. Charging a fixed annual percentage means the more assets you have in your advisory account(s), the larger our fee amount will be. This creates a conflict of interest as it gives us an incentive to encourage you to increase the assets in your

**Ask one of our financial professionals the following questions:**

*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?*

account. Our fees will be automatically deducted from your advisory account(s) by your custodian, which will reduce the value of your advisory account and effect the performance of your account(s) over time.

For financial planning services, we charge a flat fee that ranges from \$2,000 to \$50,000. The fee is billed to you within two weeks of execution of our financial planning agreement. Our asset management and financial planning fees are negotiable and can vary by client. The amount you pay will depend on the services you receive and the amount of assets in your account. The fee you pay will be outlined in the asset management and financial planning agreements you entered with us. Also, you will pay additional fees to third parties in connection with your asset management account. These can include (as applicable), custodian fees, brokerage commission/transaction charges, fees charged by mutual funds (including 12b-1 fees and/or distribution fees), IRA fees, margin interest, wire transfer and electronic fund fees, and other account administrative fees. 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 in Item 5 of our Form ADV Part 2A, which is available online at <https://adviserinfo.sec.gov/firm/summary/298439>, or by calling us at (858) 546-1247.*

**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?**

**Ask one of our financial professionals the following questions:**

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

*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: *Third Party Payments:* Castle Coast recommends Charles Schwab & Co., Inc. (“Schwab”) to serve as custodian to our clients. Under this arrangement, we receive certain products and services from Schwab at*

no cost, that benefit us but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients’ accounts and others help us develop our business. The receipt of such creates a conflict of interest as it gives us an incentive to have our clients maintain their account assets at Schwab. In addition, certain of our financial professionals are licensed insurance agents. When one of our financial professionals recommends insurance to you and you purchase such insurance, the financial professional will earn commission-based compensation. This creates a conflict of interest as it gives us an incentive to recommend insurance products to you. *Additional information about our conflicts of interest and how we address the conflicts is in Item 10 and 14 of our Form ADV Part 2A, which is available online at <https://adviserinfo.sec.gov/firm/summary/298439>, or by calling us at (858) 546-1247.*

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

Our financial professionals are compensated based on the revenue our firm earns from the clients they service. The formula for calculating the compensation varies by financial professional. In addition, some of our financial professionals are licensed insurance agents and they earn commissions on insurance products they sell to you. Additional information about the compensation received by our financial professionals and any related conflicts of interest are outlined in each professional’s Form ADV Part 2B, which can be obtained by calling us at (858) 546-1247.

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

No, our firm and financial professionals do not have any legal or disciplinary history to disclose. Visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Ask one of our financial professionals the following questions:**

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

**Ask one of our financial professionals the following questions:**

*Who is my primary contact person? Is he or she a representative of an investment adviser or broker–dealer?*

*Who can I talk to if I have concerns about how the person is treating me?*

**Additional Information** You can find additional information and/or request a copy of this Form CRS by going to <https://adviserinfo.sec.gov/firm/summary/298439> or calling us at 858-546-1247.

**EXHIBIT A**  
**FORM CRS – CLIENT RELATIONSHIP SUMMARY**  
**CASTLE COAST WEALTH, LLC**  
**JULY 15, 2024**

**SUMMARY OF MATERIAL CHANGES**

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

Updated to reflect that minimum account sizes can be lowered and/or waived at firm discretion.

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

Updated to include the firm's new asset management tiered fee schedule and disclosure that we have clients that are charged different fees.