



Client Relationship Summary
StoneCrest Wealth Management, Inc. (CRD# 311404)

Introduction

Our firm, StoneCrest Wealth Management, Inc., is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.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?

Services: We offer investment advisory services to retail investors. These services include investment management and financial planning services. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.

Accounts, Investments, and Monitoring: We provide services to individual, joint, retirement, trust and estate accounts. We primarily use exchange-traded funds (“ETFs”) and mutual funds, but may also utilize individual stocks, individual bonds and/or other types of investments in constructing portfolios. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. We provide investment monitoring as part of our services. We monitor portfolios and securities in accounts on a regular and continuous basis. We also meet with you at least annually, or more frequently, depending on your needs.

Investment Authority: We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing.

Account Minimums & Other Requirements: We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.

Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *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?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Asset-Based Fees: Our asset-based fees for investment management services range from 0.78% to 1.50% annually. This fee is collected monthly in arrears and calculated as a percentage of the average daily market value of the cash and investments in your account[s] that we manage. A technology fee of \$12.50 may be assessed quarterly for accounts under \$1,000,000. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.

Hourly Fees: Our hourly fees for financial planning services are at a rate of \$300 per hour. Hourly fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement. With the balance due upon completion of the agreed upon deliverable[s]. Hourly fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.

Fixed Fees: Our fixed project-based fees for financial planning services are negotiated based on the expected number of hours to complete the engagement deliverables at the hourly rate above. Fixed fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement, with the balance due upon completion of the agreed upon deliverable[s]. Fixed fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate of the total cost prior to engaging us for these services.

Performance-Based Fees: We may also charge a performance-based fee on the assets that we manage which are fees based on any gains within your accounts. Our performance-based fee ranges from .7% to .25% (whichever is greater) of return on investments. This presents a conflict of interest as we are financially incentivized to make investments that are riskier or more speculative than might otherwise be the case in the absence of such an arrangement.

Other Fees & Costs: Our recommended Custodian[s] typically do not charge securities transaction fees for ETF and equity trades in your account[s], provided that the account meets the terms and conditions of the Custodian's brokerage requirements. Many mutual funds are also available at no trading cost to Clients and no 12b-1 fees. These are typically referred to as "clean shares". We may, at times, select a mutual fund that has a transaction fee when not comparable fund is offered without such fees. In such instances, we (at our sole discretion) may rebate the securities transaction fees to you. Our investment advisory fees are separate and distinct from these custody and execution fees, if applicable. In addition to our advisory fee, you will also be responsible internal fees and expenses charged by mutual funds and ETFs.

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. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *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 interests 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 is an example to help you understand what this means.

Our financial professionals are licensed as insurance agents. In addition to our services, your financial professional may offer you insurance products in their separate capacity as an insurance professional. The fees charged for the implementation of insurance products are separate from our advisory fees, where your financial professional will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.

Some of our financial professionals are Registered Representatives of Kingswood Capital Partners, LLC (CRD#: 288898/SEC#: 8-69967) ("Kingswood"). Kingswood is a registered broker-dealer and member FINRA, SIPC. In addition to our services, your financial professional will offer you brokerage services through their separate capacity as a Registered Representative and will earn commission-based compensation for transactions implemented through Kingswood. The commissions earned are separate from our advisory fees, which creates a financial incentive to recommend that you implement securities transactions through Kingswood. You are encouraged to learn more about Kingswood by reviewing their client relationship summary.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

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

How do your financial professionals make money?

Advisory Persons are compensated based on the revenue generated from advisory services, which is distributed in accordance with our internal agreement[s]. Advisory Persons have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

Disciplinary History

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters: *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 by viewing our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#) or on our website at <https://www.stonecrestwealth.com>. You can request up to date information and a copy of our client relationship summary by contacting us at (602) 258-9400.

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*

Appendix of Material Changes: Advisor added Performance Fees under Fees, Costs, Conflicts, and Standard of Conduct on January 18, 2024.