

Principle Wealth Partners, LLC
Form CRS Customer Relationship Summary
August 6, 2024

Item 1. Introduction

Principle Wealth Partners, LLC is registered with the Securities and Exchange Commission as an investment advisor, and we provide investment advisory services rather than brokerage services. Investment advisory services and brokerage services and fees differ, and it is important for the retail investor to understand the differences. This document presents a summary of the types of services that we provide and how you pay.

Please ask us for more information. 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 advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: We provide financial planning and investment advisory services on an ongoing basis to our clients. Our clients consist of individuals, high net worth individuals, retirement, trusts, and estate accounts. We also offer financial planning as a standalone service.

Monitoring: We regularly monitor accounts and positions that we manage on our client's behalf. We discuss your investment goals, income needs, risk tolerance and time frame to properly craft a financial plan and investment strategy appropriate for each client. We adjust your portfolios as your situation and objectives change. These changes are identified through our client meetings, suggested at least annually, but often more frequently.

Investment Authority: We buy and sell investments in your account on an ongoing basis in accordance with your stated investment guidelines without asking you in advance. This is called "discretionary authority".

Investment Offerings: Our investment advice is not limited to a particular type of security. We invest in equities, bonds, mutual funds, exchange traded funds, independently managed accounts, preferred securities, convertible securities, alternative investments, and cash investments.

Account Minimums: We do not have a stated account minimum account size.

Additional Information: Our firm has been registered with the SEC since October 20, 2017. For more detailed information on our firm, 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](#).

Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.

Conversation Starter – Ask your financial professional:

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?

Asset-Based Fees: You will pay an on-going, mutually agreed upon asset-based fee at the beginning of each quarter for our services (as defined in your management agreement), based on the total value of your advisory account. The more assets there are in your advisory accounts, the more you will pay our firm in fees. We have a graduated fee schedule that ranges up to 1.25% annually on the assets that we manage on your behalf.

Fixed Fees: Our fixed project-based fees for financial planning range up to \$5,000. 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.

Other Fees and Costs: Our asset-based fee is separate and distinct from any custodian platform, administrative and/or transaction fees (where applicable). Some investments, such as mutual funds, may impose 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.

Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees via our firm's [Investment Adviser Public Disclosure Page](#).

Conversation Starter – 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 acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

What are your legal obligations to me when acting as my investment adviser and what conflicts of interest exist?

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.

We do not:

1. Sell Proprietary Products that are issued, sponsored, or managed by us.
2. Accept Third Party Payments or compensation from third parties when certain investments are recommended or purchased.
3. Participate in Revenue Sharing Agreements where the manager or sponsor of an investment (or third party) shares revenue earned on those investments
4. Engage in Principle Trading where we buy or sell investments from a retail investor, for or from, our own accounts.

We recommend opening accounts with specific custodians. These custodians provide us with certain products and services at no cost that may benefit us but may not benefit our clients. Some 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 clients' custody their assets with one of these custodians.

Conversation Starter – 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?

Our financial professionals are compensated through a combination of salary and bonus. Bonuses are discretionary and reflect the success of the firm and financial professional. Our financial professionals receive no product sales commissions or other forms of payment.

Item 4. Disciplinary History

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

No. Free and simple search tools are available to retail investors who visit www.Investor.gov/CRS for research on our firm and financial professionals.

Conversation Starter – Ask your financial professional:

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

Item 5. Additional Information

For additional information about our services, or for a copy of this disclosure, please contact:
Michael Castiello, CCO Phone: 203-318-8892 www.principlewealthpartners.com

**Conversation Starter – 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?**

Exhibit – Material Changes

The following material changes have been made to our Form CRS:

- The Advisor has updated Item 4 disciplinary history to “No”.