

Strategic Wealth Partners, Ltd.

Form ADV Part 3 – Form CRS (Customer Relationship Summary)

October 4, 2024

**Item 1 - Introduction**

Our firm, Strategic Wealth Partners, Ltd. (“SWP”), is registered with the SEC as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for a retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at the SEC’s investor education website, [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

**Item 2 - What investment services and advice can you provide me?**

We offer investment advisory services to retail investors, including comprehensive portfolio management, financial planning and retirement plan consulting. We will discuss your investment goals and design with you a strategy to help you achieve your investment goals. For our comprehensive portfolio management clients, we will monitor your account on a continuous and regular basis. Such monitoring is part of our standard services offered to such clients.

Your contract with us for comprehensive portfolio management services gives us discretionary authority when managing your account, which, while you maintain your account with us, allows us to buy and sell investments in your account without asking you in advance.

We offer advice with respect to individual stocks, bonds, exchange traded funds, options, mutual funds, and other public and private securities or investments. Also, we generally require comprehensive portfolio management clients to open an account with a minimum investment amount of \$500,000.

**For additional information**, please see our [Form ADV Part 2A brochure](#), specifically Items 4 and 7, for more detailed information about the services we offer.

**Conversation Starters.** Follow-up questions to 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?**

Fees and costs affect the value of your account over time. If you open an advisory account, you will pay an ongoing asset-based fee, assessed on a quarterly basis in advance of services. Our fee schedule for comprehensive portfolio management services is part of your investment management agreement. Our firm charges a flat fee for financial planning, retirement planning and consulting services ranging from \$995 to \$19,995. Clients will pay a monthly Household Administration Fee of \$15. This fee will be billed quarterly in advance.

If you are a comprehensive portfolio management client, the more assets you have in the advisory account, including cash, the more you will pay us. As a result, while we may have an incentive to recommend that you increase the assets in your account, we would only recommend additional investment if we believed it was in your best interest to do so in light of your particular objectives and financial situation. In addition to our firm’s portfolio management fee, there are other fees and costs related to our investment advisory services and investments that you will pay directly or indirectly, such as brokerage commissions, transaction fees, holding charges by the chosen custodian, and charges imposed directly by a mutual fund, index fund, or exchange-traded fund in your account. You will pay fees and costs whether you make or lose money on your investments over time. Please make sure you understand what fees and costs you are paying.

**For additional information**, please see Item 4, 5, 6 and 7 of our [Form ADV, Part 2A](#).

**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 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 is an example to help you understand what this means. Representatives of our firm may be licensed insurance agents of Strategic Wealth Planners, LLC, an insurance agency and affiliate of SWP. Such representatives may offer advice and fixed insurance products and receive normal and customary commissions as a result of any purchases made by our clients. We only recommend insurance products when we believe it is in the best interests of our clients to do so.

For additional information, please see Item 10 of our [Form ADV, Part 2A](#).

**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 regular salary and a percentage of revenues generated. Other than as described herein, these payments to our financial professionals do not create any additional conflicts of interest.

**Item 4 – Disciplinary History**

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

No. You can visit Investor.gov for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starter.** Ask your financial professional-

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

**Item 5 - Additional Information**

We encourage you to seek out additional information.

For additional information on our advisory services, see our Form ADV brochure on IAPD, on investor.gov, or on our website [www.swpconnect.com](http://www.swpconnect.com), and any brochure supplement our financial professional provides. To request up-to-date information or a copy of the relationship summary please call us at **(216) 800-9000**.

**Conversation Starter.** Ask your financial professional-

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