



# BAYNTREE WEALTH ADVISORS

*You Dream. We Plan.®*

Bayntree Wealth Advisors, LLC is an SEC-registered investment adviser. Bayntree provides investment advisory accounts and services, rather than brokerage accounts and services. Brokerage and investment advisory services and fees differ, and it is important for you to understand those 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.

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## What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors. The Firm focuses on income planning, risk management, and comprehensive financial planning. Our clients typically include individuals, high net-worth individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, and corporations.

We offer discretionary and non-discretionary portfolio management services. You grant us discretionary authority via our Investment Management Agreement. Discretionary management means we will make investment decisions and place buy or sell orders in your account without contacting you, based upon your stated investment objectives and subject to any reasonable restrictions you have placed. Non-discretionary authority requires your pre-approval before any transactions are implemented.

If you engage us for portfolio management, we provide continuous and regular supervisory services to your accounts as part of our standard services. We will monitor your portfolio and make recommendations as market factors and your needs dictate. We will review your account at least annually to examine performance and compare to your stated investment objectives. We may conduct additional reviews as needed based on changes in economic conditions, changes in your financial situation or investment objectives, or upon request.

We do not limit our advice to particular securities, but we typically will review various third-party managers, mutual funds, and ETFs to identify which portfolio management style, and the percentage allocation, is appropriate for the client based on our research and the client's individual needs. We generally require a minimum of \$500,000 of assets under management for an individual account, but we may waive this minimum at our sole discretion.

For more detailed information about our services, please see Items 4 and 7 of our [ADV Part 2A](#).



**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?**

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## What Fees Will I Pay?

For portfolio management services, you will pay an ongoing fee based upon a percentage of the market value of the assets being managed ("Advisory Fee"). The Advisory Fee is typically payable monthly and is typically billed in arrears. This Advisory Fee does not usually exceed 1.50% of the total assets you place under our management. For financial planning, you will pay either an hourly fee, fixed fee, or monthly subscription fee ("Planning Fee," collectively with "Advisory Fee," "Fees". All Fees are negotiable at the firm's discretion on a case-by-case basis depending on the scope and complexity of the services, your situation, and your financial objectives.

Certain additional charges are not included in our Fees and must be paid separately by you. Examples of these additional charges include, but are not limited to, custodial fees, transaction fees, charges imposed directly by a mutual fund, index fund, or ETF purchased for your account, and fees imposed by variable annuity providers. We do not participate in any wrap fee programs.

We hire third-party managers ("TPM") to manage our client's accounts in some situations. The fees for TPMs are paid from the Advisory Fee. Our receipt of fees for your account results in a conflicts of interest. For example, Bayntree retains the difference between the total Advisory Fees and the amounts, if any, paid to platform providers or TPMs. Assuming all other costs to Bayntree for providing portfolio management services are equal, Bayntree has a conflict of interest in the form of an incentive to minimize or eliminate those third-party costs. Please review Items 4, 5, and 10 of our [ADV Part 2A](#).

Please be aware that 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 about our fees and costs, please see Item 5 of our [ADV Part 2A](#).

Our receipt of Fees for managing client accounts results in several conflicts of interest. For example, with asset-based fees, the more assets there are in a client's advisory account, the more a client will pay in asset-based fees, and we therefore have an incentive to

encourage clients to increase the assets in their accounts. Please review Items 5 and 10 of our [ADV Part 2A](#) for detailed descriptions of conflicts of interest and how we address them.



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?

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### 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 must 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:

- Our representatives are licensed to sell insurance and related products via unaffiliated insurance companies. In such cases, the Firm's representatives will earn typical and customary commissions for the sale of insurance products purchased for a client's account. This represents a conflict of interest in that Bayntree's representatives may recommend insurance products based on compensation received rather than on the needs of the client. To mitigate this conflict, Bayntree's practice is to fully disclose when a particular transaction will result in the receipt of commissions or other associated fees and to ensure that our representatives only recommend insurance products that are in your best interest. Insurance products may be available through other channels and you are not obligated to purchase products recommended by our representatives.
- We may recommend that you roll the assets of an existing retirement plan into an IRA that we will manage on your behalf, on which we would charge an asset-based fee. This creates a conflict of interest because we have an incentive to recommend a rollover to you based on compensation rather than based solely on your needs. We manage this conflict by ensuring that the recommendation is in your best interest. You are under no obligation to complete the rollover, nor are you obligated to have the assets managed by Bayntree.



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

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### How Do Your Financial Professionals Make Money?

Our IARs are compensated via discretionary distributions and bonuses from the revenue earned by the Firm for advisory services. We do not pay incentives based on the number of clients or assets attributable to an IAR.

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### Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research Bayntree and our financial professionals.



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

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For more information about our investment advisory services or to request the most current version of this relationship summary, please go to [Bayntree.com](https://Bayntree.com) or call our office at 480-494-2750.



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?



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## Summary of Material Changes since our last Form CRS, dated 4/11/2023:

- We revised Form CRS to reflect that Advisory Fees are now typically billed monthly, in arrears.
- We revised Form CRS to add information regarding our use of third-party managers and how associated fees are handled. We hire third-party managers (“TPM”) to manage our client’s accounts in some situations. The fees for TPMs are paid from the Advisory Fee. Our receipt of fees for your account results in a conflicts of interest. For example, Bayntree retains the difference between the total Advisory Fees and the amounts, if any, paid to platform providers or TPMs. Assuming all other costs to Bayntree for providing portfolio management services are equal, Bayntree has a conflict of interest in the form of an incentive to minimize or eliminate those third-party costs.