

## **Item 1 – Introduction**

Market Street Wealth Management, LLC (“MSWM”, “we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as a Registered Investment Adviser (“RIA”). As an RIA, our services and compensation structure differ from that of a registered broker-dealer, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing.

## **Item 2 – Relationships and Services**

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

We provide investment advisory services, including discretionary and non-discretionary investment management, co-advisory services for retirement plan participants, and financial planning and consulting services. Our services are typically offered to individuals, high net worth individuals, trusts, and estates (our “retail investors”).

For investment management clients, we may manage client assets directly, or we may allocate assets to a third-party investment adviser. Investment management assets may also be managed through an online automated trading program, whereby we recommend specific investment models or strategies based on the retail investor’s financial situation and investment objectives, and such strategies or models are managed on a discretionary basis by an unaffiliated sub-adviser. When we provide investment management services directly, we monitor, on an ongoing basis, the investments in the accounts over which we have investment authority. When engaged on a discretionary basis, we have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. When engaged on a non-discretionary basis, the retail investor makes the ultimate decision regarding the purchase or sale of investments. In either case, our investment authority over your account(s), or the investment authority granted to certain third-party advisers or sub-advisers, continues until the engagement is terminated.

Under our co-advisory services for retirement plan participants, we will review each participant’s financial situation, risk tolerance, and investment objectives, and recommend an appropriate allocation model. An unaffiliated co-adviser will offer specific allocation recommendations based on the model selected and the available investments within the plan. However, plan participants are solely responsible for placing any and all transactions.

When a retail investor engages us to provide financial planning and consulting services, we rely upon the information provided for our review and do not verify or monitor any such information while providing this service. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor. We also provide certain legacy services and programs that are no longer offered to new clients and are not described herein.

We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment. We do not generally impose a minimum annual fee or minimum asset level for investment advisory services.

**Additional Information:** For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7, respectively in 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?*

## **Item 3 – Fees, Costs, Conflicts, and Standard of Conduct**

### *What fees will I pay?*

We provide our investment advisory services on a fee basis. When engaged to provide investment management services, including through our online automated investment program, we charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee is negotiable and generally ranges from 0.60% to 1.25% of client assets, depending on a number of factors including the overall scope of services to be provided, anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, competition, negotiations with client, and other factors. We typically deduct our AUM Fee from one or more of your investment accounts, in advance or arrears, on a monthly or quarterly basis, as dictated by the client’s services agreement. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage. Our co-advisory services for retirement plan participants are generally provided for a recurring monthly fee ranging from \$50 to \$100. We offer our financial planning and consulting services on a fixed fee basis up to a maximum of \$10,000, or on an hourly fee basis up to a maximum rate of

A copy of our Part 2A is available at:

[https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=634709](https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=634709)

\$200 per hour, depending on the scope and complexity of the engagement. We may require that up to 50% of the total fee be paid in advance. We also offer planning services specifically geared towards younger investors, for which we charge a recurring fixed monthly fee ranging from \$50 to \$100, depending on the scope of services to be provided.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for certain mutual fund transactions). These charges will be assessed in accordance with the qualified custodian's transaction fee/brokerage commission fee schedule. Relative to certain mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses). In addition, fees charged by third-party advisers who may be engaged to manage all or a portion of a client's account are separate from, and in addition to, our fees, unless such adviser is recommended on a referral fee basis. Any such referral fee is paid solely from the adviser's investment management fee and shall not result in any additional charge to the client. 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.

*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?*

**Additional Information:** For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [ADV Part 2A](#).

***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 are some examples to help you understand what this means:

- \* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee, which could have the effect of increasing our compensation.
- \* We may recommend that a retail investor engage the services of one or more unaffiliated third-party advisers on a referral fee basis. Our receipt of the referral fee may provide an incentive to recommend the adviser based on the referral fee received, rather than on a particular client's need.

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

**Additional Information:** For more detailed information about our conflicts of interest, please review our [ADV Part 2A](#).

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

The majority of our financial professionals are compensated on the basis of a percentage of investment advisory fees collected by MSWM. Some financial professionals may be compensated on a salary basis, with an additional compensation component tied to the advisory fees collected by MSWM. These compensation arrangements present a conflict of interest, as our financial professionals could be incentivized to make recommendations on the basis of an increase in compensation, rather than basing such recommendations on a particular client's need. You should discuss your financial professional's compensation directly with your financial professional.

#### **Item 4 – Disciplinary History**

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

No. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

#### **Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of your ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone: 610-692-3200.

*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 this person is treating me?*

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[https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=634709](https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=634709)