



## Client Relationship Summary (December 2021)

### Introduction

GreerWalker Wealth LLC (hereinafter “GWW”, the “firm” or “we”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an Investment Adviser with its principal place of business located in Charlotte, NC. GWW is under common indirect ownership with GreerWalker LLP (“GW”), a CPA firm providing tax, assurance and accounting services. Furthermore, GreerWalker Corporate Finance, LLC (“GWCF”), is an investment banking affiliate offering M&A services and exit planning. Collectively, these three entities represent “GreerWalker”. Some of our financial professionals are registered representatives of Purshe Kaplan Sterling Investments (“PKSI”), an SEC registered broker/dealer. PKSI is a member FINRA and SIPC and offers brokerage accounts and services. PKSI and GreerWalker are not affiliated. Brokerage services and investment advisory services, and the fees associated with each are different. It is important that you understand the differences. You can also access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

Our financial professionals (“Professionals”) are qualified to offer investment advisory services. Each Professional generally provides access to a range of investment products, such as stocks, municipal securities, U.S. government securities, bonds, mutual funds, exchange-traded funds (ETFs), life insurance and annuities. The range of investment options available to you may be limited depending on your investment size, ability to meet account minimum requirements, your personal suitability and other such qualifications. We encourage you to ask your Professional whether any investment limitations or account requirements apply. In addition, GWW offers the following investment advisory services:

- Portfolio Management Services
- Asset Allocation Consulting
- 529 College Savings Plan Consulting
- Financial Planning
- Qualified Retirement Plan Advisory Consulting

We manage accounts on a discretionary basis, as agreed to by you and your Professional. *Discretionary* means we will implement transactions without seeking your prior consent. We’ll typically monitor accounts and specific investments within accounts on an ongoing basis to align with your investment goals. However, in some cases, such as financial planning only engagements, we won’t provide ongoing monitoring. On occasion we may utilize unaffiliated registered investment advisors to serve as Third-Party Managers and/or Sub-Advisors to meet your personalized investment objectives. GWW provides regular and continuous monitoring of the performance of these advisers to determine that the adviser is providing sufficient management services to you. Account minimums may vary among clients and account type and may also be negotiable under certain circumstances. **For additional information**, please see Items 4 and 7 of our Form ADV, 2A (Part 2A) available at: <https://adviserinfo.sec.gov/firm/summary/118154>.

#### Conversation Starter. We encourage you 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?

### What fees will I pay?

For investment advisory services, we typically charge an ongoing monthly, asset-based fee of a percentage of the value of your assets in the account we manage and/or that we provide consulting and advice on. This includes Portfolio Management and Qualified Retirement Plan Consulting. The more assets you have in this type of account, the more you will pay in fees, which creates an incentive for us to encourage you to increase your account size.

GWW does not impose a minimum account size, however, a minimum annual fee of \$5,000 per household is customary, therefore, accounts with assets below \$500,000 will pay advisory fees greater than our stated fee schedule. This minimum may be negotiable under certain circumstances. Third-Party Managers and/or Subadvisors selected by us may charge you a separate management fee for their services. This management fee may be in addition to the portfolio management fees charged by GWW for our Portfolio Management Services, as described above. Hourly fees are typically charged for our consulting services for non-portfolio management clients. These fees are negotiable, but generally range from \$140 to \$500

per hour. Fixed fees are typically charged for our Financial Planning services for non-portfolio management clients and range from \$2,500 to \$5,000.

Other Fees and Costs: If applicable to your account, your custodian will charge you directly for other fees in addition to GWW advisory fees, such as fees relating to custody, trade confirmation processing, corporate actions and transfer fees, and wire fees. Generally, advisory fees do not include any brokerage commissions and other transactions costs, redemption fees, wire transfer fees, overnight check fees, account closing fees, or any other charges imposed by the administrator, custodian, or other service provider.

**You will pay fees and incur 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. For additional information, please see Item 5 of our ADV Part 2A available at: <https://adviserinfo.sec.gov/firm/summary/118154>.**

Conversation Starter. We encourage you to 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 providing recommendations 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 recommendations and investment advice we provide you. Here are some additional examples to help you understand what this means.

**GreerWalker LLP (“GW”):** GreerWalker LLP (“GW”) is a CPA firm providing tax, assurance and accounting services, is under common indirect ownership with GWW. GreerWalker Corporate Finance, LLC (“GWCF”), is an investment banking affiliate offering M&A services and exit planning and is also under common ownership with GWW. Due to the common indirect ownership among our affiliates, our Professionals have an indirect incentive to refer you to use the services of these other companies should you need additional services outside of GWW.

**Traverse Partners LLC (“TP”):** GWW is under common ownership and control with Traverse Partners LLC (“TP”).

**For additional information,** please see Item 4 & 14 of our Form ADV, 2A available at: <https://adviserinfo.sec.gov/firm/summary/118154>. You may also visit our website at <https://www.greerwalker.com>.

Conversation Starter. We encourage you to 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?

All of our Professionals are employees of GreerWalker. All of our Professionals are paid according to an annual compensation agreement (e.g., salary). In addition, all Professionals qualify for an internal profit-sharing bonus on an annual basis and some will qualify for a merit-based bonus on an annual basis. Please reference our ADV 2A for more information.

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

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

Conversation Starter. We encourage you to ask your financial professional:

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

## Additional Information

If you have any questions about the contents of this brochure, please contact us at **704-377-0239** or email us at [brian.smith@greerwalker.com](mailto:brian.smith@greerwalker.com). For more information on advisory services, see our Form ADV brochure through our website <https://www.greerwalker.com> and any brochure supplement your Professional provides. To report a problem to the SEC, you can visit [www.investor.gov](http://www.investor.gov) or call the SEC’s toll-free investor assistance line at (800) 732-0330.

Conversation Starter. We encourage you to 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?