



SK WEALTH MANAGEMENT, L.L.C.

PERSONAL FINANCIAL PLANNING • INVESTMENT MANAGEMENT

February 23, 2022

SK Wealth Management, LLC is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ, 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](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me? We offer investment advisory services to retail investors. We conduct asset allocation and provide investment management through the selection of mutual funds and ETFs (electronically traded funds). We offer to provide financial, estate, retirement, charitable, tax, and divorce services. As part of our standard investment advisory services, investments are monitored on a quarterly basis and accounts are generally reviewed on a monthly basis.

We accept discretionary authority to manage securities accounts on behalf of clients. This means that we trade on the accounts without your pre-authorization. If you have a non-discretionary account with us, the ultimate investment decision is yours. You must be willing to accept that SK Wealth cannot affect **any** account transaction(s) without obtaining prior verbal consent. More detailed information about our services can be found [in our Form ADV Part 2A Brochure \(Items 4 and 7\)](#).

- 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? You will pay us quarterly fees based upon your average assets under our management. The underlying investments may also have internal expenses, and sometimes transaction fees are charged for trades in your account. The more assets in your account means more fees, thus this may be an incentive to encourage you to increase assets in your account. **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 INFORMATION, PLEASE SEE OUR [FORM ADV PART 2A BROCHURE \(ITEMS 5.A., B., C., AND D\)](#).

- 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 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 is an example to help you understand what this means: If you determine that you would like our assistance to manage your employer sponsored retirement account, we shall charge a separate and additional advisory fee for our ongoing advisory services. You will not incur this separate and additional advisory fee if you determine to continue to self-direct your account. As a result, any recommendation by us that you engage us to manage your retirement account that would result in us earning a new or additional fee. That presents a conflict of interest, since SK Wealth shall derive an economic benefit from such engagement. You are under absolutely no obligation to engage us as the investment advisor for your retirement account. FOR MORE DETAILED INFORMATION ABOUT CONFLICTS OF INTEREST, PLEASE SEE OUR [FORM ADV, PART 2A BROCHURE](#).

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

How do your financial professionals make money? Our financial professionals earn a salary and may receive a bonus. That bonus may be in part in consideration of helping our firm grow, including helping to obtain new clients, obtaining new funds to manage, retaining clients, and selecting investments that meet certain benchmarks.

Do you or your financial professionals have legal or disciplinary history? No. Please see Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Additional information may be obtained from our Chief Compliance Officer, Jason E. Archambault. He may be reached at 401-331-1575 for up-to-date information and/or a copy of this Form CRS.

- 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?