

Dynasty Wealth Management
June 29, 2020

FORM CRS

Dynasty Wealth Management is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We provide investment management services to a limited number of existing legacy retail investors. We do not offer investment advisory services directly to additional retail investors. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 via the following link: <https://adviserinfo.sec.gov/firm/brochure/153377>.

Account Monitoring: Monitoring investments is not one of the principal investment advisory services that our firm offers to retail investors.

Investment Authority: Services provided to retail investors are **non-discretionary**; therefore, **clients will ultimately decide** which investments to buy and sell for their account. Clients have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings:

We offer advice on various types of investments or products. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: We do not require a minimum dollar amount to open and maintain an advisory account.

Key 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?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 via the following link: <https://adviserinfo.sec.gov/firm/brochure/153377>.

- We typically charge an **asset-based fee** for our investment management services, which is payable quarterly in advance. However, we currently do not charge advisory fees to our existing legacy retail investors. Asset-based fees presents a conflict of interest in that firms have an incentive to grow your account value and to discourage withdrawals.
- Additionally, the following are examples of the most common fees and costs applicable to our clients, which are separate and distinct from our advisory fees:
 - Advisory fees charged by third party money managers;
 - Custodian and/or account maintenance fees;
 - Fees related to mutual funds and exchange-traded funds;
 - Transaction charges when purchasing or selling securities; and
 - Other product-level fees associated with your investments.

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.

Key Questions 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 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.

Third-Party Payments: Persons providing advice on behalf of our firm are registered representatives with a broker-dealer or are licensed as independent insurance agents. These persons receive compensation in connection with the purchase and sale of insurance or securities and other investment products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance or investment products based on the compensation received rather than solely based on your needs.

Refer to our Form ADV Part 2A via the following link: <https://adviserinfo.sec.gov/firm/brochure/153377> to help you understand what conflicts exist.

Key Questions 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?

The financial professionals working with you are paid a salary. A bonus may also be paid depending on firm profitability and the employee's performance. If a bonus is based on firm profitability, a conflicts of interest exists in that the financial professional has an incentive to refer new clients to our firm or encourage clients to grow assets with us.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Key Questions to Ask Your Financial Professional

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

You can find additional information about our investment advisory services via the following link: <https://adviserinfo.sec.gov/firm/brochure/153377>, and request a copy of the relationship summary at 727-865-4809.

Key Questions 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?**