

Equistar Wealth Management, LLC
Form CRS-Customer Relationship Summary
March 10, 2022

<p>Item 1. <u>Introduction</u></p>	<p><i>Equistar Wealth Management, LLC</i> is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment adviser, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p> <p>What investment services and advice can you provide me?</p>	<p>We offer investment advisory services to retail investors, including financial planning services, portfolio management for individuals and/or small businesses and selection of other advisors.</p> <p>i) Monitoring: Client portfolios as well as individual securities within client account are continually monitored. Accounts are formally reviewed at least quarterly. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political, or economic environment. These services are a part of our standard asset management agreement.</p> <p>ii) Investment Authority: We manage advisory accounts on a discretionary basis. Our discretionary authority includes the ability to do the following without contacting the client:</p> <ul style="list-style-type: none"> • determine the security to buy or sell; and/or • determine the amount of the security to buy or sell <p>Clients give us discretionary authority when they sign a discretionary agreement with our firm and may limit this authority by giving us written instructions. Clients may also change/amend such limitations by once again providing us with written instructions.</p> <p>iii) Limited Investment Offerings: Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company.</p> <p>iv) Account Minimums and Other Requirements: A minimum assets under management of \$1 million is required for this service. Equistar may group certain related client accounts for the purpose of achieving the minimum account size and determining the annualized fee. We retain the discretion to negotiate alternative fees on a client-by-client basis</p> <p>Additional information. Please see Form ADV, Part 2 brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p> <p>A. What fees will I pay?</p>	<p>Our annual fees for Advisory Services are based upon a percentage of assets under management. The fee is payable in quarterly installments in advance. Fees are calculated using the market value as of the close of the last trading day of the calendar quarter as provided by the Client's Custodian.</p> <p>In any partial calendar quarter, the fee will be pro-rated based on the number of days that the account(s) was open during the quarter. Client understands that account(s) assets invested in shares of mutual funds, other investment companies or exchange traded funds ("funds") will be included in calculating the value of the account(s) for purposes of computing Equistar's fees and the same assets will also be subject to additional advisory and other fees and expenses, as set forth in the prospectuses of those funds, paid by the funds but ultimately borne by the investor.</p> <p>The more assets there are in a client's account, the more a client will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.</p> <p>Financial Planning fees are calculated and charged on a fixed fee basis, typically \$5,000 and may be higher based on the complexity of the financial circumstances. Equistar may also negotiate an hourly charge for financial planning services. We may request a retainer upon completion of our initial fact-finding session with the client; however, advance payment will never exceed \$1,200 for work that will not be completed within six months. The balance is due upon completion of the plan.</p> <p>Additional Information. 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.</p>

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	<p>Please see Form ADV, Part 2 brochure (Items 5.A., B., C., and D of Part 2A or Items 4 of Part 2A Appendix 1) and other applicable documents.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?
<p>Item 3. Fees, Costs, Conflicts, and Standard of Conduct</p> <p>B. 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?</p>	<p>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.</p> <p>For our client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Schwab Institutional also makes available to our firm other products and services that benefit Equistar Wealth Management LLC but may not directly benefit our clients' accounts. Many of these products and services may be used to service all or some substantial number of our client accounts, including accounts not maintained at Schwab. Schwab's products and services that assist us in managing and administering our clients' accounts include software and other technology that provide access to client account data, facilitate trade execution, provide research, pricing and other market data, facilitate payment of our fees from clients' accounts, and assist with back-office functions, recordkeeping and client reporting.</p> <p>Additional information. Please see Form ADV, Part 2 brochure (Item 12) and other applicable documents.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them?
<p>Item 3. Fees, Costs, Conflicts, and Standard of Conduct</p> <p>C. How do your financial professionals make money?</p>	<p>Our financial professionals are compensated by receiving a percentage of the annual fee or planning fee that you are charged. Part-time employees are paid an hourly wage based on hours worked.</p>
<p>Item 4. Disciplinary History</p> <p>Do your financial professionals have legal or disciplinary history?</p>	<p>No, our firm and our management personnel have no reportable disciplinary events to disclose.</p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Item 5. Additional Information</p>	<p>For additional information about our services, visit our website www.eswealth.com. If you would like additional, up-to-date information or a copy of this disclosure, please call 512-250-2277.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?