



## Form CRS (Form ADV Part 3): Customer Relationship Summary

### Introduction

EdgeRock Capital, LLC d/b/a EdgeRock Wealth Management (“EdgeRock”) is an investment advisor registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides information tailored to educate retail investors about financial professionals.

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

We offer the below principal investment advisory services to retail investors:

- Portfolio Management Services
- Wrap Fee Program
- Financial Planning and Consulting Services

The services listed above include the provision of continuous advice to you for investing your account(s) based on your particular circumstances. We sponsor the EdgeRock Wrap Program which includes portfolio management by our representatives and unaffiliated third-party managers. We manage accounts on both a wrap-fee and non-wrap-fee basis. We also manage accounts on a discretionary and non-discretionary basis. If you invest with us on a discretionary basis, we, or the unaffiliated third party managers we select, will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to terminate the agreement. If you invest with us on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments. Please refer to Item 4 and Item 16 of our Form ADV Part 2A for more information regarding Portfolio Management Services and Wrap Fee Programs.

Our Financial Planning Services involve preparing a written financial plan that covers specific or multiple financial concerns that you determine. Our Consulting services involve financial planning when a written plan is unnecessary. Please refer to Item 4 of our Form ADV Part 2A for more information regarding Financial Planning and Consulting Services.

**Limited Investment Offerings:** We offer advice concerning any investment product that may be suitable for each client’s specific circumstances, needs, goals and objectives. However, we are limited in investment selection in that we can only invest in securities that are offered by the custodian’s platform where your assets are held. We do not recommend or offer advice on proprietary products.

**Account & Fee Minimums:** We require a minimum account size of \$1000, but we do not require an annual fee minimum.

**For additional information about these services, please see [advisorinfo.sec.gov](https://www.advisorinfo.sec.gov) for our Form ADV Part 2A brochure (Item 4 and Item 7 of Part 2A).**

**Conversation starters.** *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 licenses, education, and other qualifications? What do these qualifications mean to me?*

### What fees will I pay?

We charge fees for our Portfolio Management Services, Wrap Fee Programs, Financial Planning and Consulting Services based on a percentage of assets under management, billed monthly in arrears, and calculated based on the average daily balance of your account during the billing period. We currently do not offer Financial Planning or Consulting fees separately from our Portfolio Management Services fees. However, our investment advisor representatives have the discretion to waive the Financial Planning or Consulting portion of the fees. Wrap Fee Programs fees tend to be higher than Portfolio Management Services fees because typically you are not billed separately for transaction charges in the Wrap Fee Program. Transaction charges are billed separately under our Portfolio Management Services programs.

All our fees are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Item 5. Some fees create a conflict of interest described below and in more detail in our Form ADV Part 2A.

- When we charge you asset-based fees, more assets in your account(s) will cause you to pay more in total fees and therefore we have an incentive to encourage you to increase the amount of money invested in your account(s). However, please note that the fee rate percentage does not increase with more assets in the account and typically decreases at certain asset levels as detailed in our Form ADV Part 2A under Item 5.

There are other fees and costs related to our investment advisory services, in addition to the principal fees and costs listed above, that you will pay directly or indirectly. Examples of the most common fees and costs associated with client accounts could include custodian fees, account maintenance fees, internal mutual fund management fees and other transactional and product-level fees. Our firm does

not receive any portion of these fees. If you are in one of our Wrap Fee Programs, asset-based fees include most transaction costs and fees.

**Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the 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 about the fees we charge and other expenses you will incur, please see our Form ADV Part 2A under Item 4 and Item 5** which can be found at [advisorinfo.sec.gov](http://advisorinfo.sec.gov).

**Conversation starters.** 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 advisor? How else does your firm make money and what conflicts of interest do you have?**

**When we act as your investment advisor**, we are obligated to act in your best interest without placing 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. Below are some examples to help you understand what this means:

- We recommend you establish an account(s) with certain custodians, and we receive services from those custodians which do not always provide benefits for your account(s).
- We receive reimbursement of marketing expenses and research materials from distributors of investment/insurance products, which creates an incentive for us to recommend products and investments based on the receipt of this compensation regardless of what is in our client's best interest.
- Recommending rollovers from retirement plan assets, such as 401(k) accounts to Individual Retirement Accounts ("IRAs") that we advise, can increase the amount of advisory fees you will pay.

**Conversation starter.** Ask your financial professional:

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

**Additional information: For more information about our conflicts of interest and the ways we are compensated, please see our Form ADV Part 2A under Item 5, Item 10, Item 12 and Item 14** which can be found at [advisorinfo.sec.gov](http://advisorinfo.sec.gov).

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

Our investment advisor representatives receive compensation based on the amount of assets they bring into our firm. This creates a conflict of interest as it gives your representative an incentive to recommend you invest more in your account with us. In addition, one or more of our representatives also serve as licensed insurance producers and receive commissions, incentives, bonuses, and other financial incentives for selling insurance products. The receipt of such compensation creates a conflict of interest. You are not obligated to purchase insurance products from any of our representatives.

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

No. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation starter.** Ask your financial professional:

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

**Additional information**

You can find additional information about our services on the Internet at [edgerockwealth.com](http://edgerockwealth.com) or [advisorinfo.sec.gov](http://advisorinfo.sec.gov). You can also request a copy of our current relationship summary by emailing us at [dtc@edgerockwealth.com](mailto:dtc@edgerockwealth.com) or calling us at 303-780-7350.

**Conversation starters.** Ask your financial professional:

- Who is my primary contact person?
- Is he or she a representative of an investment advisor or broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?



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### Appendix: Summary of Material Changes

EdgeRock has made the material changes summarized below to our Form CRS:

- We have amended our disclosures regarding the wrap fee program we offer.
- We have added a minimum amount for accounts managed by our firm.