



NEW CLIENT PROFILE

Investment Advisor	Fidelity G#	<input type="checkbox"/> New <input type="checkbox"/> Updated <input type="checkbox"/> Fidelity <input type="checkbox"/> 3 rd Party Manager <input type="checkbox"/> Hourly Planning
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Account Owner Name (Individual, Minor, etc.)	Joint Owner Name (Individual, Minor, etc.)
Street Address (no PO Boxes)	Street Address (no PO Boxes)
City State Zip	City State Zip
Social Security Number Birthday # of Dependents	Social Security Number Birthday # of Dependents

Country of Citizenship Daytime Phone E-mail Address	Country of Citizenship Daytime Phone E-mail Address
Status: <input type="checkbox"/> Employed <input type="checkbox"/> Student <input type="checkbox"/> Self-Employed <input type="checkbox"/> Not Employed <input type="checkbox"/> Retired	Status: <input type="checkbox"/> Employed <input type="checkbox"/> Student <input type="checkbox"/> Self-Employed <input type="checkbox"/> Not Employed <input type="checkbox"/> Retired
Employer Name	Employer Name
Job Title Yrs. Employed	Job Title Yrs. Employed
Type of Business	Type of Business
Employer Address	Employer Address

FINANCIAL DATA

Annual Income Net Worth (excluding residence)

Liquid Assets Investment Assets Tax Bracket

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Annual Income Net Worth (excluding residence)

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EXPERIENCE

Stocks:	Bonds:	Mutual Fund	Options:	Real Estate:	Annuities:	Alternatives:
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Stocks:	Bonds:	Mutual Fund	Options:	Real Estate:	Annuities:	Alternatives:
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INVESTMENT OBJECTIVE Income Growth & Income Growth Aggressive Growth Trading/Speculation Tax Management

RISK TOLERANCE Conservative Moderately Conservative Moderate Moderately Aggressive Aggressive Speculative

TIME HORIZON (Time in years to achieve your goals): 0 to 3 years 3 to 5 years 5 to 10 years 10 years or more

LIQUIDITY NEEDS Low Moderate High

AFFILIATION

Are you, the joint owner or an immediate family member a senior officer, director or large shareholder of a public company? No Yes If yes, what is the company name?

Company Name:

Are you, the joint owner or an immediate family member employed by a member of FINRA or a stock exchange? No Yes

PATRIOT ACT VERIFICATION

Driver's License State Issue ID Military ID Resident Alien ID Passport

Issue State/Country ID Number Exp. Date

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Driver's License State Issue ID Military ID Resident Alien ID Passport

Issue State/Country ID Number Exp. Date

Client Signature	Date
Investment Advisor	Date
Client Signature	Date
Tier One Wealth Management CCO	Date



FORM CRS

A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH TIER ONE WEALTH MANAGEMENT

AUGUST 19, 2022

ITEM 1 – INTRODUCTION

Tier One Wealth Management is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2 - RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Tier One Wealth Management offers investment advisory services to retail investors. Our Firm manages advisory accounts on a discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. Our firm monitors your agreed upon asset allocation target and investments within your advisory account(s), on an ongoing basis to align with your investment goals. This service is included as part of the Firm's standard advisory services. Our Firm requires a minimum portfolio value of \$100,000. This minimum portfolio value requirement is negotiable. Our Firm offers financial planning and consulting services for our clients. Financial Planning services can be provided on a stand-alone basis or in conjunction with our investment management services. In a consulting engagement, you will be required to select your own investment managers, custodian, and/or insurance companies for the implementation of consulting recommendations.

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?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 8, 13 & 16

ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Our Firm charges an annual investment advisory fee based on a percentage of assets under our management. The investment management fee includes investment management supervision, trade entry, and other account maintenance. Our investment management fees are based on a percentage of the total account value. Our maximum annual investment advisory fee is 2.5%, billed in arrears on a monthly basis. You pay this fee even if you don't buy or sell investments. The more assets in your advisory account(s), the more you will pay in fees, and therefore, our Firm has an incentive to encourage you to increase the assets in your account(s). Your custodian will charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. The mutual funds and/or ETFs held in your advisory account(s) will charge management fees and other expenses. Our other firm fees are billed as follows: Fees for financial planning services range from \$1,000 to \$7,500 for a comprehensive financial plan. Fees for consulting services are negotiated on an hourly or fixed dollar amount. 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.

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?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5

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. Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer's fund manager. b) Advising against making a large charitable contribution to get a tax deduction (but decrease assets under management). d) Advising you to take a margin position in your managed account. Some of our firm's financial professionals are registered representatives of an unaffiliated broker-dealer, and they may offer you brokerage services through the unaffiliated broker-dealer or advisory services through our firm. Brokerage and advisory services are different, and the fees our firm and the broker-dealer charge for those services are different. Registered representatives charge a transaction-based commission each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation. Our Firm utilizes promoters and pays compensation to independent third parties for the referral of clients to our Firm. Our Firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have an incentive to favor their personal accounts over your advisory account. Lastly, some of the products, services and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 10, 11, 12, & 14

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on the revenue our firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. When our Financial Professionals act as a registered representative of a broker-dealer, our Financial Professionals receive commissions in connection with the transactions made in your account. To mitigate this conflict, our Firm will reduce a portion of our fees by the amount of the brokerage commissions earned by our Financial Professionals. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12 & 14

ITEM 4 - DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

ADDITIONAL INFORMATION

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is: 322893 You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 303-858-0000.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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



FACTS

WHAT DOES TIER ONE WEALTH MANAGEMENT DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depends on the product or service you have with us. This information can include, but is not limited to:

- Social Security number and income;
- Assets and transaction history; and
- Investment experience and risk tolerance.

When you are *no longer* our client, we continue to share your information as described in this notice.

How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Tier One Wealth Management. chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Tier One Wealth Management?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes —to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	We do not share
For our affiliates' everyday business purposes —information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes —information about your creditworthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For non-affiliates to market to you	NO	We do not share

To limit our sharing

Please note:

If you are a new client, we can begin sharing your information from the date we sent this notice. When you are no longer our client, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call: (303) 858-0000

Who we are**Who is providing this notice?**

Tier One Wealth Management

What we do**How does Tier One Wealth Management protect my personal information?**

To protect your personal information from unauthorized access and use, we restrict access to your nonpublic personal information to those employees who need to know that information to service your account. We also maintain physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect your nonpublic personal information.

How does Tier One Wealth Management collect my personal information?

We collect your personal information, for example, when you

- open an account or give us contact information
- enter into an investment adviser contract or give us your income information
- tell us about your investment or retirement portfolio

We also collect your personal information from other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- ***Tier One Tax, LLC***

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- ***NONE***

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- ***NONE***

Other Important Information

By signing Tier One Wealth Management Agreement, I acknowledge that I have fully read and understand this Privacy Policy and opt-in as outlined above. I understand that if I have any questions or concerns about this policy, it is my responsibility to discuss this with my financial professional.