

FORM CRS

Oxford Harriman Private 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. 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.

This document is a summary of the services and fees we offer to "retail" investors, who are natural people who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: personalized asset allocation services, financial planning and consulting services. Our **asset allocation** services may utilize individual stocks, bonds, exchange traded funds ("ETFs"), options, mutual funds and other public and private securities or investments and will be tailored to their specific needs and may include some or all of the previously mentioned securities, as well as managed portfolios from third-party investment managers. Depending on which program you select, our asset allocation services are either "nondiscretionary" or "discretionary"—meaning that either we will recommend investments to you and you will make the ultimate decision regarding the purchase or sale of investments (non-discretionary), or we will make the ultimate investment decisions without your signoff (discretionary). Advisory services are offered through either "wrap fee programs" (as described below) or a non-wrap program, and either we or the third-party manager will monitor your advisory account and investments continuously as part of your standard services. You generally have the ability to place reasonable restrictions on the management of your account(s).

There are no minimum account sizes or investment amounts.

Our firm representatives also provide a variety of **standalone financial planning and consulting services** to clients for the management of financial resources based upon an analysis of current situation, goals, and objectives. Financial planning services will typically involve preparing a financial plan or rendering a financial consultation for clients based on the client's financial goals and objectives.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and will conduct account reviews at least annually.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8.

Conversation Starter – 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?

For Asset Allocation Services you will be charged an annual fee, based upon a percentage of the assets invested in your advisory account, according to the fee schedule in your advisory agreement. This means that the more assets you invest in your account, the more you will pay in fees, and therefore we have an incentive to encourage you to increase your advisory account assets. Clients will also be responsible for paying transaction costs and fees to the extent applicable. You may also pay miscellaneous fees that your account's custodian may charge, including wire fees, transfer fees, bank charges and other fees, as well as fees and expenses that are included in the expense ratio of certain investments, including mutual funds and ETFs. The Adviser charges an annual fee of up to 2% of assets under management. You may elect a wrap fee advisory arrangement where your transaction fees, custodian fees, platform fees, and our advisory fees are all bundled into a single asset-based fee and may be

higher than a non-wrap fee advisory arrangement where the cost of transactions, custodial fees, platform fees, and our advisory fees are all unbundled and charged separately.

Our Financial Planning and Consulting Service Fees are quoted on a project basis. Factors for the calculation of fees include projected time and expense associated with the work necessary to deliver you a customized financial plan.

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 detailed information, refer to our Form ADV Part 2A, Items 5 and 6.

Conversation Starter – 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.

- We charge a fee for investment management as a percentage of the assets under management. Thus, we may have an incentive to take more or less risk than is appropriate for you.
- We have an incentive and a conflict of interest in recommending Oxford Harriman Wealth Management's investment strategies over that of other managers since it results in the firm being able to retain a larger percentage of fees.
- Our custodians provide other benefits such as access to trading desks, block trading, research, compliance, marketing, transition assistance, trade execution, clearance, and settlement of transactions, amongst others. These services provide an incentive to recommend the use of these custodians and their affiliated brokers

For additional information, refer to our Form ADV 2A Items 10, 11 and 14.

Conversation Starter – 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?

Our financial professionals' compensation is based on the amount of client assets they service and the amount of revenue the financial professional generates for the Firm through their services and/or recommendations.

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

No, our firm nor our financial professionals have legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research us 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 investment advisory services and request a copy of the relationship summary at 941-491-5505.

Conversation Starter – 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?