

# Client Relationship Summary

## Introduction

Stoker Ostler Wealth Advisors, Inc. (Stoker Ostler) is registered with the Securities and Exchange Commission as an Investment Advisor and does not provide broker-dealer (“brokerage”) services.

It is important for our customers to understand that investment advisory services and fees differ from brokerage. You can find free and simple tools at the Commission’s website; <https://www.investor.gov/CRS>, to research firms and financial professionals, and explore educational materials about investment advisers and investing.

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

### Overview of services

We offer investment management, financial planning, and consulting services to high net-worth individuals, trusts, estates, charitable organizations, and other entities. Our Portfolio Managers (PMs) work with clients to develop a personalized Investment Policy Statement (IPS) indicating your individual goals and objectives, investment time horizon, risk tolerance, asset allocation targets, investment guidelines and liquidity needs. We then build a customized portfolio that meets the parameters outlined in your IPS.

### Monitoring

Portfolios will be reviewed at least annually and rebalanced to the investment objective stated in your IPS. We attempt to meet with clients on at least an annual basis to review their portfolio and their investment objectives, unless directed otherwise by the client.

### Investment authority

We provide either discretionary or non-discretionary services based on a client’s Investment Advisory Agreement (IAA). Discretion allows us to decide the investment purchases and sales in your account, while non-discretionary means that you make the ultimate decisions regarding your investments.

### Limited investment offerings

We generally recommend that you allocate investments among various asset classes. Asset classes include fixed income, domestic and international equities, real estate investment trusts, and alternative investments. We do not invest in proprietary assets.

### Account minimums and other requirements

Our account minimum is \$500,000. However, we will reduce the account minimum based on certain criteria.

### Additional information

Please see Items 4 and 7 of our Form ADV, 2A Brochure, (Part 2A) available at <https://adviserinfo.sec.gov/firm/summary/111320>. Information about the firm and its services are available at [www.stokerostler.com](http://www.stokerostler.com).

**Key questions to ask your portfolio manager:** 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 those qualifications mean?

## Fees, costs, conflicts, and standards of conduct

### What fees will I pay?

Investment management clients are charged an annual fee, calculated as a percentage of your managed assets, and deducted from your portfolio on a monthly basis. Meaning, the more assets in your advisory account, the more you will pay in fees so that we have an incentive to encourage you to invest more, which we mitigate by charging lower percentages the more assets you give us to manage. 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. Any negative cash balances (margin) will not be deducted from the value of your billable assets and therefore included in the calculation of the advisory fee paid to us. Financial planning only clients will pay a separate fee for planning services. Please make sure you understand what fees and costs you are paying. Our current annual fee schedule is available in our Form ADV Part 2A Brochure.



Stoker Ostler

## Additional Information

Please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at <https://adviserinfo.sec.gov/firm/summary/111320>.

## What third-party costs or other charges will I incur?

Clients will also pay charges imposed by custodians, broker-dealers and other third parties. Ask your Portfolio Manager for more information specific to your account and investment allocation plan.

**Questions to ask your portfolio manager:** Help me understand how these fees and costs might affect my investments? If I give you \$500,000 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?

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.

## How else does your firm make money and what conflicts of interest do you have?

We make money from the advisory fees we charge you. We do not recommend any proprietary products. Details regarding our conflicts are generally stated in our Form ADV, Part 2A Brochure. Some examples include:

- **Referrals from Charles Schwab & Company, Inc. (Schwab).** We receive client referrals from Schwab through our participation in Schwab Advisor Network (SAN). Clients referred through SAN will not be charged fees or costs greater than the fees or costs we charge clients with similar portfolios who were not referred through SAN.
- **Common management and officers with some of our affiliates.** We rely on BMO and BMO Financial Corp. for various support functions.
- **Services from recommended brokers.** The brokers we use make available, arrange, and pay third-party vendors for the types of services rendered to us. The brokers discount or waive fees they would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services.

## Additional Information

Please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at <https://adviserinfo.sec.gov/firm/summary/111320>.

**Questions to ask your portfolio manager:** How might your conflicts of interest affect me, and how will you address them?

## How do your portfolio managers make money?

Our PMs are paid a base salary and have a potential to earn a percentage of fees collected from the accounts they manage. We do not charge you additional fees to pay the PMs. The more assets in your advisory account, the more we will make in fees. We do not receive any compensation for the specific investments used in your portfolios.

## Do you or your portfolio managers have legal or disciplinary history?

No. Neither the Firm nor any of its PMs have any legal or disciplinary history. You may visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our Portfolio Managers. You may also verify that a CFP's certification is in good standing on the CFP Board's "Find a Certified Financial Professional" page <https://www.letsmakeaplan.org/choose-a-cfp-professional/find-a-cfp-professional>.

**Questions to ask your portfolio manager:** As a financial professional, do you have any disciplinary history? For what type of conduct?

## For more information about our advisory services or to obtain a copy of this form, please contact us.

Your Portfolio Manager will be your primary contact person and you will have a support team, too. Your Portfolio Manager is a registered representative of Stoker Ostler. You can contact Stoker Ostler's Managing Director or a member of the Management Team if you have any concerns about your Portfolio Manager or support team. Contact information for these individuals is listed on our website at [www.stokerostler.com](http://www.stokerostler.com) in the Our People section.

**Questions to ask your portfolio manager:** 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?



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[www.stokerostler.com](http://www.stokerostler.com)



Stoker Ostler Wealth Advisors, Inc is an SEC-registered investment advisor.

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BMO Bank N.A. Member FDIC. Not all products and services are available in every state and/or location. Investment Products are: **NOT FDIC INSURED—NOT BANK GUARANTEED—NOT A DEPOSIT—MAY LOSE VALUE.**

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