

Chadds Ford Wealth Partners, LLC registered with the U.S. Securities and Exchange Commission as an Investment Adviser in 2019. The investment advisory services that we offer differ from brokerage services and those differences are important for you to understand when selecting the type of service that best meets your needs. There are free and simple to use tools available to investors at <http://investor.gov/crs>. This site also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

We offer investment advisory services, which are more fully described in our Form ADV Part 2A Disclosure Brochure. Our investment management, financial planning and consulting services are available to individuals, families, trusts and institutions. For our investment management clients, we monitor their investments that we manage on a continuous and ongoing basis. For our financial planning and investment consulting clients, recommendations are generally not actively monitored. There are no material limitations to our monitoring.

We accept both discretionary and non-discretionary relationships. The level of discretion is described in our client agreements and there are no material limitations on the authority. For discretionary accounts, we implement our recommendations at our discretion and transactions are reported to you on your custody statement. For non-discretionary accounts, we make recommendations to you which require your approval prior to execution.

We offer advice on individual equity and debt securities, mutual funds, exchange traded funds, independent investment managers and privately placed securities (including interests in pooled investment vehicles). Our services are generally subject to a minimum relationship value of \$1,000,000.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/304159>

- *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?

We offer our services for a fee. We charge a fee based upon assets under management for investment advisory services and a fixed and/or hourly fee for financial planning and investment consulting services. For project-based engagements, one half of the fee is due upon engaging us and the remaining half is due upon delivery of the services. For ongoing services, the annual fee is prorated and charged either monthly or quarterly, in arrears.

In addition to the advisory fees paid to us, you also may incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. These additional charges include securities brokerage commissions, transaction fees, custodial fees, fees attributable to alternative assets, fees charged by independent managers, margin costs, charges directly imposed by a mutual fund or ETF in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we earn higher fees. 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. **Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by going here:** <https://adviserinfo.sec.gov/firm/summary/304159>

Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 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 are required to act in your best interest and to not put our interests 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.

- Support from Custodian: We receive administrative support, computer software, related systems support, as well as other third party support from the custodian that we recommend. This results in an incentive to recommend that custodian because we do not have to produce or pay for the products or services provided.

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

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/304159>

How do your financial professionals make money?

Our financial professionals are compensated based on the following factors and conflicts of interest:

- Revenue the firm earns from the financial professional's advisory services or recommendations. This results in an incentive to take steps to maximize revenue to the firm.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

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

No, neither our firm nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple to use search tool to research us and our financial professionals.

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

You can find additional information about our services on our website at <http://www.chaddsfordwealth.com> and in our Disclosure Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please email us at cmadel@chaddsfordwealth.com or call us at (484) 273-0996.

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 servicing my account?