

CASTLEPOINT WEALTH ADVISORS
FORM CRS RELATIONSHIP SUMMARY MARCH 7, 2023

INTRODUCTION

Castlepoint Wealth Advisors (“Castlepoint”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational material about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our investment advisory services include a comprehensive service that combines portfolio management and financial planning and the selection of other advisers.

Our comprehensive service provides continuous monitoring of your investments. When we select other advisers for you, their disclosure documents will explain whether they provide continuous monitoring of your investments.

For clients who choose our comprehensive service, we take either discretionary or non-discretionary authority in your accounts. When you grant us discretionary authority you provide us with authority to buy and sell investments in your account without asking you in advance. You may impose reasonable restrictions on our discretionary authority, which must be provided to us in writing and accepted by us. When you grant us non-discretionary authority, we will make recommendations and you will have the final decision regarding whether we purchase or sell investments on your behalf. When we select other advisers for you, their disclosure documents will explain the type of discretion that they take in your account.

We require a minimum annual fee for portfolio management services.

Additional information about our services can be found in ADV Part 2A, Items 4 and 7.

Ask your financial professional: Given my financial situation, should I choose an investment advisor 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 charge a percentage of assets under management for portfolio management services. These fees are assessed on a on a monthly basis, in advance. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. For special projects and/or consulting on issues outside the typical wealth planning and investment management, fixed fees are based on expected service time and hourly fees. Examples of the most common fees and costs applicable to retail investors include custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level 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. Please refer to firm’s ADV Part 2, Item 5 for additional information regarding our fees.

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 providing recommendations 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.

If you ask Castlepoint Wealth whether or not you should repay a loan using money invested with us, it presents a conflict of interest, as fiduciaries, we must disclose to you and mitigate through policies and procedures. Castlepoint allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) for you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures.

Additional information about our services can be found in ADV Part 2A, Items 4, 10, 11, and 12.

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 receive a salary and a discretionary bonus based on their individual growth and the firm's achievement of goals. Our annual (team) bonus amount is impacted greatly by how many clients we retain throughout the year and is also based on a percentage of the annual new AUM goal. This creates an atmosphere of prioritizing client service.

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

No; however, www.investor.gov/CRS has a free and simple search tool that allows you to research our firm and your financial professionals.

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

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?

For additional information about Castlepoint's service and to request a copy of ADV Part 3 (Form CRS), please contact us at (405) 705-2906.

APPENDIX to Castlepoint Wealth Advisors Client Relationship Summary (Form CRS) March 7, 2023

Summary of Changes

In the previous version of this document, the following section read as follows:

INTRODUCTION

Castlepoint Wealth Advisors (“Castlepoint”) is registered with the Securities and Exchange Commission (SEC).
[...]

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our investment advisory services include advice on investment planning, retirement planning, estate planning, tax planning, college savings planning and insurance planning.

We also provide portfolio management services that we offer on a discretionary or non-discretionary basis according to the authority you provide in an investment advisory agreement with us. When you grant us discretionary authority you provide us with authority to determine the investments to buy and sell in your account on an ongoing basis. You may impose reasonable restrictions on our discretionary authority, which must be provided to us in writing and accepted by us. If you do not provide us with discretion, then we will make recommendations and you will have the final decision regarding whether we purchase or sell investments on your behalf. As part of portfolio management services, we will continuously monitor your investments and provide advice. [...]

What fees will I pay?

We charge a percentage of assets under management for portfolio management services. These fees are assessed on a quarterly basis, in arrears.

The language was revised in this version to the following:

INTRODUCTION

Castlepoint Wealth Advisors (“Castlepoint”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser.
[...]

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our investment advisory services include a comprehensive service that combines portfolio management and financial planning and the selection of other advisers.

Our comprehensive service provides continuous monitoring of your investments. When we select other advisers for you, their disclosure documents will explain whether they provide continuous monitoring of your investments.

For clients who choose our comprehensive service, we take either discretionary or non-discretionary authority in your accounts. When you grant us discretionary authority you provide us with authority to buy and sell investments in your account without asking you in advance. You may impose reasonable restrictions on our discretionary authority, which must be provided to us in writing and accepted by us. When you grant us non-discretionary authority, we will make recommendations and you will have the final decision regarding whether we purchase or sell investments on your behalf. When we select other advisers for you, their disclosure documents will explain the type of discretion that they take in your account. [...]

What fees will I pay?

We charge a percentage of assets under management for portfolio management services. These fees are assessed on a monthly basis, in advance.