

Castle Coast Wealth, LLC (referred to as “CCW,” “we,” or “us”) 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 [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer the following investment advisory services to you:

Asset Management: We will offer you advice on a regular basis. We will discuss your investment goals, design a strategy with you to achieve them, and regularly monitor your account. We will manage your account on a discretionary basis, meaning that we can buy and sell investments in your account without asking you in advance.

Financial Planning: Services will be provided to you based on your selection on the Advisory Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Services will be considered complete upon delivery of the plan.

We generally do not limit our advice to proprietary products or to a limited menu of products and investment types. This service will continue pursuant to the terms of the executed Advisory Agreement. Our firm typically requires a minimum account balance of \$2,000,000 for new clients and \$1,000,000 for clients referred to us for our Asset Management service. Written financial plans are generally assessed a minimum fee of \$2,000.

For additional information, please visit <https://adviserinfo.sec.gov/firm/summary/298439> to find the most recent copy of our Form ADV, Part 2A.

Conversation Starters:

- 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 are paid for our services as follows:

Asset Management: The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will generally be deducted from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments, such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment. Fees are billed monthly in arrears. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to increase the assets in your account to increase our fees. The asset-based fees you will pay will not include most transaction costs when we buy and sell an investment for you. You may also pay fees and costs applicable to common categories such as custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees. You pay our advisory fee even if there are no transactions within the account.

Financial Planning: Financial Planning fees are billed separately from our Asset Management fees. Planning fees are billed either annually, semi-annually, or quarterly based on the fee amount. No fees will be billed over \$1,200 six months or more in advance.

Additional Information: 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 more information, please visit <https://adviserinfo.sec.gov/firm/summary/298439> to review ADV Part 2A.

Conversation Starters:

- “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 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. Here are some examples to help you understand what this means:

- CCW charges fees based on your account balance; therefore, CCW has a financial incentive for you to increase your account balance. However, CCW acts as a fiduciary, meaning CCW will always put the interests of our clients ahead of the interests of our firm.
- CCW and its IARs are licensed insurance agents and place life insurance business through several independent insurance brokers. A conflict of interest exists when CCW recommends a commission-based product. Clients are under no obligation to purchase insurance through CCW and can purchase the recommended insurance product from another agent.

Conversation Starters

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

For more information, please visit <https://adviserinfo.sec.gov/firm/summary/298439> to review ADV Part 2A.

How do your financial professionals make money?

Our financial services professionals are compensated based on a percentage of assets they manage, on a portion of the total advisory fees received by us, on hourly fees, or fixed fees. IARs are both licensed to sell insurance products and receive commissions on those products.

A conflict of interest exists when CCW recommends a commission-based product. Clients are under no obligation to purchase insurance through CCW and can purchase the recommended insurance product from another agent. For more information about our conflicts of interest, please review our ADV Part 2A by visiting <https://adviserinfo.sec.gov/firm/summary/298439>.

Do your financial professionals have legal or disciplinary history?

No. Visit www.investor.gov/CRS for a free and simple search tool to research CCW and our financial professionals.

Conversation Starters:

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

Additional Information

To find additional information about CCW and to request a copy of the *relationship summary*, please go to www.castlecoastwealth.com or send us an email at compliance@castlecoastwealth.com. If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via phone at 858-546-1247.

Conversation Starters:

- 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?