



Spraker West Wealth Management, Inc. - Client Relationship Summary

Spraker West Wealth Management, Inc. (“we”, “us”, “our”) is registered with the Securities and Exchange Commission as an investment adviser. Investment advisory services and fees differ from brokerage services and fees, and it is important for retail investors to understand the differences. Free and simple tools for investors to research firms and financial professionals are available at www.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 provide fee-only investment advisory services to retail investors. Our principal services are: discretionary investment management and financial planning.
- We provide investment management on the following types of accounts: Individual Retirement Accounts, Individual and Joint Brokerage, Trusts, TBEs, GRATs, 401(k)s, i401(k)s, 401(a)s, 403(b)s, 457s, Foundations, Cash Balance Pension Plans, & Variable Annuities.
- We generally invest in the following types of securities: mutual funds, exchange-traded funds, stocks, bonds, and CDs.
- We provide continuous account monitoring for retail clients as part of our standard services.
- We have ongoing discretionary investment authority for all retail client portfolios. This means we make decisions on which investments to buy and sell in the client’s portfolio and when they are traded. As part of our investment process, we will discuss your investment goals and design a strategy to achieve those goals. Clients have the ability to specify in writing if they would like specific actions to be taken that we have not recommended.
- We do not offer any proprietary products or investments.
- We typically provide investment advisory services for client portfolios of \$400k or more. However, we do accept new clients with lower assets and maintain advisory relationships with existing clients whose assets fall below \$400k.
- More information on our minimum and relevant experience is available on our website www.sprakerwest.com and Items 4 and 7 of our Form [ADV Part 2A Brochure](#).

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?

- Our fee for investment advisory services is based on a percentage of your assets under management or a minimum fixed fee which is paid quarterly in advance. All fees are agreed upon before entering into a service agreement. Our current fee schedule is available on the [fee page](#) of our website. We also charge [flat fees](#) for hourly consultations and financial plans if clients are below our minimum threshold. Fees can also be negotiated based on existing family relationships with SWWM clients as noted in our [ADV Part 2A Brochure](#).
- Your accounts will be held at a qualified custodian. Custodians generally charge nominal transaction fees but we do not receive any portion of those fees. These fees can range from \$0 to \$49.95 depending on the security traded.
- You will also pay fund managers investment management fees in addition to what you pay us. These fees are outlined in each fund’s prospectus or offering documents. We do not have any wrap fee arrangements.
- The more assets there are in your account the more you will pay in fees which incentivizes us to encourage retail investors to increase the assets in your accounts.
- 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 additional information about our fees please see Item 5 of our Form [ADV Part 2A Brochure](#).

Conversation Starter:

- *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 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 are compensated based on the amount of assets under management. A conflict may arise from our recommendations to add assets to your portfolio. This includes recommendations to rollover assets from your employer-sponsored retirement plans to individual retirement accounts that we manage for an asset-based fee. If we don't currently manage your employer's plan, this will increase our compensation.
- We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because their support inclines us to continue using and recommending them.
- We do not sell any proprietary investment products.
- More information about conflicts of interest can be found in Items 4, 11, 12 and 14 of our Form [ADV Part 2A Brochure](#).

Conversation Starter:

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

How do your financial professionals make money?

- All of our financial professionals are compensated on an annual salary and may receive discretionary bonuses, all of which are paid in cash.
- Our non-owner financial professionals are compensated via a fixed salary that is subject to annual review and merit increases based on the job performance over the course of the year.
- Our financial professionals are eligible to receive profit sharing payouts from the firm on an annual basis, which is tied to the overall profitability of the firm.
- Our financial professionals are eligible to receive cash bonuses for establishing new client relationships at the discretion of our principal owner.
- Owners will retain profits from firm operations.
- Financial professional compensation is not variable based on the complexity of work, products invested, revenue from recommendations, number of clients or assets serviced.

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

- No, neither our firm or our financial professionals have any legal or disciplinary history.
- A free and simple search tool to research our firm and our financial professionals is available at www.investor.gov/CRS, which we encourage you to visit.

Conversation Starter:

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

Additional Information

- Additional information about our investment advisory services is available on our website www.sprakerwest.com and our Form [ADV Part 2A Brochure](#).
- A copy of our relationship summary is also available on our [website](#).
- For up-to-date information on our advisory services and to request a copy of the relationship summary, you can reach our Chief Compliance Officer at (407)-478-7899.
- Additional information about our firm is available on the SEC's website www.adviserinfo.sec.gov/.

Conversation Starter:

- *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?*