LAKEPOINT WEALTH PARTNERS LLC

Client Relationship Summary

Introduction

Lakepoint Wealth Partners, LLC (“Lakepoint,” “we,” “us,” or “our firm”) is registered with the State of Michigan 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, which also provides educational materials about investment advisers and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including:

• Comprehensive Wealth Management

Ongoing portfolio management combined with continuous financial planning.

We monitor your investments at least quarterly as part of our standard service.

You may choose:

- Discretionary management — we place trades for you without asking each time.
- Non-discretionary management — we provide recommendations, but you make the final decision on every trade.

• Standalone Financial Planning

Hourly or fixed-fee planning for retirement, cash flow, tax planning, student loans, and other financial topics.

These services do not include investment management unless you separately enroll in our wealth-management service.

Investment Menu & Restrictions

We primarily use low-cost, diversified ETFs.
We do not offer proprietary products or a limited product menu.

You may request reasonable restrictions (e.g., avoid certain sectors).

Account Minimums

We have no account minimums to work with us.

Conversation Starters

Ask us:

- "Given my financial situation, should I choose an investment advisory service? Why or why not."
- "How will you choose investments for me."
- "What is your experience, including your licenses and education? What do these qualifications mean."

What fees will I pay?

Primary Fees

For ongoing portfolio management, we charge an annual asset-based fee, billed quarterly in arrears, using a blended tiered schedule:

- 1.25% on the first $500,000
- 1.00% on the next $500,000
- 0.75% on the next $4,000,000
- 0.50% on the next $5,000,000
- 0.40% on $10M–$25M
- 0.30% on $25M–$50M
- 0.25% on $50M–$100M
- 0.20% above $100M

Because fees are based on assets, we benefit when your account grows, which creates a potential incentive to encourage you to increase assets under management.

Planning Fees

- Hourly: $150–$350 per hour

Fixed-fee planning: $1,000–$15,000 depending on complexity

- We never collect more than $500 in advance for work expected to take longer than six months.

Other Costs

You will also pay third-party fees such as:

- ETF internal expenses
- Custodian fees
- Wire fees
- Trading or transaction fees (if applicable)

Important Reminder

You will pay fees and costs whether you make or lose money.

Fees reduce the amount of money you make over time. Please make sure you understand what fees you are paying.

Conversation Starters

Ask us:

- “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.”

What are your legal obligations to me? How else does your firm make money?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours.

Conflicts of Interest

We are a fee-only firm.
We do not receive commissions, revenue sharing, 12b-1 fees, or payments from product providers.

We do not have proprietary products, and we do not engage in principal trades or cross-trades.

Conversation Starters

Ask us:

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

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

No.

Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters

Ask us:

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

Additional Information

For additional information about our services, fees, or to request a copy of this Form CRS:

Lakepoint Wealth Partners, LLC

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Highland, MI 48356
Phone: (313) 421-3484
Email: wyatt@lakepointwealthpartners.com

Website: www.lakepointwealthpartners.com

Conversation Starters

Ask us:

- “Who is my primary contact person.”
- “Is he or she a representative of an investment adviser.”
- “Who can I talk to if I have concerns about how this person is treating me.”