



## **Item 1. Introduction.**

MA Private Wealth, LLC ("MAPW" or the "Firm") is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and their fees differ across these types of organizations and it is important for you to understand the 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.

## **Item 2: What investment services and advice can you provide to me?**

MAPW provides holistic and personalized discretionary and non-discretionary investment advisory services to retail investors. The principal service we offer is investment management. In addition, we provide financial planning and consulting in conjunction with advisory services or on a standalone basis. Depending upon the client profile and investment management needs, we typically provide investment management services within a wrap fee program. We tailor your investment management services to match your investment objectives, goals, risk tolerance, time horizon, liquidity constraints and any other information which you provide to us. Within our wrap program, we invest your assets in accordance with your individual circumstances into appropriate investment models. We monitor the holdings and performance of your account on an ongoing basis and provide you with periodic reports regarding the performance and holdings of your account. In a discretionary arrangement, pursuant to the authority granted to us in your client agreement, we are authorized to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be effected. We generally do not limit the types of investments we utilize for clients, and primarily utilize mutual funds, exchange traded funds, individual equity and debt securities, and alternative investments. We do not limit the provision of investment management services or financial planning services to proprietary products. We do not impose account minimums for new clients, however we reserve the right to accept or decline a potential client for any reason in our sole discretion.

For additional information, please refer to our [Form ADV Part 2A Brochure](#), especially [Item 4 Advisory Business](#), [Item 7 Types of Clients](#), [Item 13 Review of Accounts](#), and [Item 16 Investment Discretion](#); and [Item 4.A Services Fees and Compensation](#) and [Item 5 Account Requirements and Types of Clients](#) in our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#).

### **Questions to Ask Us:**

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose the investments that you recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

## **Item 3.1: What fees will I pay?**

For investment advisory services we charge either an asset-based fee or an asset based wrap program fee, calculated based on a percentage of the total value of the assets in your account. Fees are billed on a quarterly basis. For an asset-based fee, the more assets that are in a client's advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in an account. Asset based Wrap Program fees will include most transaction costs and fees to the broker-dealer or bank that has custody of the client's assets, and therefore participants in the Wrap Program may pay a higher aggregate fee than if investment management and brokerage services are purchased separately. For financial planning and consulting services we typically charge a fixed fee, which is negotiable and dependent upon the complexity of the services provided. In addition to our fees, you will be responsible for paying other fees and expenses such as those charged by the custodian of your account, management fees from mutual funds, exchange traded funds, those charged by any subadvisor or separate account manager, and any taxes or fees required by federal or state law.

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, see [Item 5 Fees and Compensation](#) of our [Form ADV Part 2A Brochure](#) and see [Item 4 Services, Fees and Compensation](#) of our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#).

#### Question to Ask Us:

- **Help me to 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?**

#### **Item 3.2: 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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. As an example, we receive various nonmonetary benefits and services such as investment research and access to a client portal from the custodian that we may recommend to you. The receipt of these benefits may indirectly influence our choice of your custodian.*

For additional information, please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 10 Other Financial Industry Activities and Affiliations](#), [Item 12 Brokerage Practices](#), and [Item 9 Additional Information](#) of our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#).

#### Question to Ask Us:

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

#### **Item 3.3: How do your financial professionals make money?**

Our financial professionals are paid pursuant to a combination of salary and a percentage of the revenue earned by the firm on the client assets managed and/or serviced by the specific financial professional. Because our financial professional's earnings are partially tied to firm revenue and our firm charges an asset-based advisory fee, their compensation will vary up and down, correlated with the performance of your account. As such, they are incentivized both to grow your assets through appropriate investment selections and to encourage you to add assets into your account. Conversely, when the firm experiences a decline in revenue, so too do our financial professionals. For additional information regarding our financial professionals' activities please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 10 Other Financial Industry Activities and Affiliations](#).

#### **Item 4: Do you or your financial professionals have a legal or disciplinary history?**

Yes. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

#### Questions to Ask Us:

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

#### **Item 5: Additional Information.**

For additional information about our investment advisory services and to request a copy of our Form CRS, please visit [maprivatewealth.com](https://maprivatewealth.com) or contact us at 650-232-2021.

#### Questions to Ask Us:

- **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 a person is treating me?**