



## Item 1. Introduction

Form CRS Client Relationship Summary  
March 23, 2022

Mustard Seed Wealth Management (“Mustard Seed”, “we”, “our”) is a fee-only registered investment adviser with the U.S. Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ and it is important for retail investors (“you”, “your”) to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Within this document you will find numerous Conversation Starters to help you begin a discussion with your financial professional.

## Item 2. Relationships and Services

### What investment services and advice can you provide me?

We provide investment advisory services that include portfolio design and management using mutual funds, Exchange Traded Funds (“ETFs”), and individual bonds. We invest according to your personal risk profile which includes your time horizon, risk tolerance, and need to take risk. We also offer comprehensive financial planning that covers areas such as retirement, estate, and tax planning; insurance advice; educational funding; and charitable gifting.

As part of our standard services, we monitor your investments on an ongoing, continuous basis with formal reviews at least annually. It is your responsibility to inform us of any changes in your life that may affect your plan.

You are given the option to grant us *discretionary* or *non-discretionary* investment authority. *Discretionary* means we have the authority to trade in your account without prior consent from you, while *non-*

*discretionary* means you must make the ultimate decision regarding the purchase or sale of securities. *Discretionary* trading may occur for many reasons, such as for cash management purposes or rebalancing an account, and you can place limitations on this authority, such as limiting which securities may be traded.

We do not require a minimum amount of investable assets to open an account or establish a relationship.

You can find more information about our services in our Form ADV Part 2 under Item 4.

### 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?

## Item 3. Fees, Costs, Conflicts, and Standard of Conduct

### What fees will I pay?

Mustard Seed charges an ongoing fee based on the amount of assets we manage for you. This fee is calculated as an annual fee and billed, in advance, at the beginning of each quarter. Our standard fee schedule is:

	<i>Portfolio</i>	<i>Quarterly</i>	<i>Annual</i>
First	\$ 500,000	0.250%	1.00%
Next	\$ 500,000	0.225%	0.90%
Next	\$1,000,000	0.200%	0.80%
Over	\$2,000,000	0.125%	0.50%

We generally require a \$2,000 minimum annual fee (\$500 quarterly) to provide ongoing investment adviser services.

This fee structure means that the more assets in your accounts, the more fees you will pay. This creates a potential conflict of interest because it may incentivize advisers to encourage investors to increase their assets.

For hourly work we provide those who are not established clients, we charge \$250 an hour. For those on our Navigator Platform, we charge a one-time fixed fee of \$499.

These fees can vary based on individual, family, or business circumstances and are negotiable.

While these are the only fees we charge, you may have other costs associated with your investments charged by your custodian. The most common of these is trading costs, which typically range from \$0 to \$24 per trade, depending on the security and custodian. Other common fees are the expenses charged by mutual funds and ETFs which lower the performance of the funds.

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.

You can find more information about our services in our Form ADV Part 2 under Item 5.

#### *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 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. For example, if you have accounts with multiple providers and need to take a distribution from your account, we have an incentive to recommend you take it from another provider.

#### *Conversation Starters*

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

You can find more information about our conflicts of interest in our Form ADV Part 2 under Items 10, 11, 12.

#### **How do your financial professionals make money?**

Advisers are either paid a base salary, a portion of the management fees their clients pay, or both. They may also receive additional compensation based on business development. This additional compensation may create a conflict by encouraging advisers to seek new assets.

Our firm and our advisers are not compensated by any third party or fund company. All our compensation comes from our clients.

### **Item 4. Disciplinary History**

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

No. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### *Conversation Starters*

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

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

For additional information about our services, please see our Form ADV Part 2A at <http://www.msfwm.com>. If you would like more or up-to-date information, or to request a copy of this relationship summary, please call (870) 234-1618. Additional information can also be found at the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

#### *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?