

**Item 1 – Introduction: Is an investment advisory account right for you?**

Redstone Wealth Management is registered with the Securities and Exchange Commission as an investment adviser. Please be aware that brokerage and investment advisory services and fees differ and that 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 me?**

Our principal advisory services offered to retail investors include asset management and financial planning services based on your specific needs. Regular monitoring, continuous and regular supervisory, and/or management services with respect to your managed assets are part of our standard services. Asset management services are offered on a discretionary basis. Discretionary authorization allows us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing us with your restrictions and guidelines in writing. We also offer financial planning services which typically involve providing a variety of advisory services regarding the management of financial resources based on an analysis of individual needs. We do not monitor the investments made as a result of a financial plan unless you have hired us for management services. We do not limit our advice to proprietary products, or a limited menu of products or types of investments. We do not require a minimum account size to establish an advisory relationship with us.

For additional information, please refer to Items 4, 7, & 13 of our relevant Form ADV Part 2A at the following link:  
<https://adviserinfo.sec.gov/firm/brochure/311525>.

*Conversation Starters. Ask your financial professional—*

- ❖ *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 – What fees will I pay?**

We are primarily compensated by a percentage of assets under our management and fixed fees for financial plans. Our fees vary depending on the services you receive and are negotiable depending on the complexity and scope of the service, your financial situation, and your objectives. Asset management fees are based on a percentage of your assets under our management and are payable each quarter in advance. The more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. Financial planning fees are negotiable. Generally, 50% of the agreed-upon planning fee is due in advance, with the balance due upon completion of the contracted services as invoiced.

For additional information regarding our fees, please see Item 5 of our relevant Form ADV Part 2A:  
<https://adviserinfo.sec.gov/firm/brochure/311525>.

**Description of Other Fees and Costs:** The fees that you pay our firm for advisory services are separate and distinct from the fees and expenses charged by investment companies (e.g., mutual funds, exchange traded funds, unit investment trusts, and variable annuities). These fees are described in each fund's prospectus. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian that executes the trade. The broker-dealer or custodian may also charge your account for custodial fees, retirement account fees, trust fees, exchange fees, redemption fees that may be assessed on investment company shares, transfer fees, account termination fees, or other special service fees and charges. We do not share in any portion of these fees imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by investment companies, broker-dealers, our firm, and others. **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 fees charged by third parties, please refer to Item 5 of our relevant Form ADV Part 2A:  
<https://adviserinfo.sec.gov/firm/brochure/311525>.

**Conversation Starter. Ask your financial professional—**

- ❖ *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 that we provide you. Here are some examples to help you understand what this means:

- All investment advisers face conflicts of interest that are inherent in the business. Our primary source of compensation is asset-based fees. Therefore, we are incentivized to acquire new clients and to increase assets under management. Other conflicts of interest result from other business activities we engage in and relationships we have with business partners and third parties, or affiliations we have established with other financial institutions.
- When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. We have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests.
- We may receive expense reimbursements for travel and/or marketing expenses from distributors of investment and/or insurance products. Receipt of these travel and marketing expense reimbursements is not predicated upon specific sales quotas. You should be aware that receiving additional compensation through nominal sales awards, expense reimbursements, etc. creates a conflict of interest that may impact the judgment of our representatives when making advisory recommendations.

**Conversation Starter. Ask your financial professional—**

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

Please refer to our relevant Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/brochure/311525>.

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

Our financial professionals receive salary-based compensation, a percentage of advisory billings, and/or bonuses based on portfolio performance. Owners of the firm may also receive a profit distribution. Therefore, our financial professionals have an incentive to encourage you to increase the assets in your account. Our financial professionals are insurance agents and are registered representatives with Peak Brokerage Services, LLC ("Peak"), an unaffiliated, registered securities broker-dealer and Financial Industry Regulatory Authority ("FINRA") member firm. This creates a conflict of interest because these persons, as insurance agents and registered representatives, will receive additional commission-based compensation in connection with the purchase and sale of insurance and securities. Brokerage services and investment advisory services are different, and the fees we, and Peak, charge for those services are different. It is important that you understand the differences. In particular, your financial professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through Peak. You are encouraged to learn more about Peak by discussing the differences with your financial professional. You are not required to purchase insurance or securities from our financial professionals.

**Item 4 – Do you or your financial professionals have legal or disciplinary history?**

Yes. Although our firm does not have a disciplinary record, one or more of our financial professionals have disclosures on their individual regulatory filings.

For a free, simple search tool to research us and our financial professionals please visit [Investor.gov/CRS](https://investor.gov/CRS).

**Conversation Starter. Ask your financial professional—**

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

**Item 5 – Additional Information**

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov/firm/brochure/311525> and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information, and/or need a copy of this Client Relationship Summary, please contact us at (405) 844-9933.

**Conversation Starters. Ask your financial professional—**

- ❖ *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?*