

Winslow Wealth Management LLC

FORM CRS RELATIONSHIP SUMMARY

June 30, 2020

INVESTMENT ADVISOR

Winslow Wealth Management, LLC (“WWM”) is an investment adviser registered with the Securities and Exchange Commission (SEC). Investment advisory services are offered through WWM. Brokerage and investment advisory services and fees differ 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. The custodian where your account is held a member of the Securities Investor Protection Corporation (“SIPC”) <https://www.sipc.org/>. WWM is owned by National Holdings Corporation, a financial services holding company.

What investment services and advice can you provide me? We only offer investment advisory services and your financial professional will be servicing your account as an investment advisor representative under WWM. Our advisory services are offered on a discretionary basis where we will make the ultimate investment decisions without your signoff. We have a fiduciary responsibility over your account. We provide ongoing investment advice and account monitoring; asset allocations, account reviews and meetings with you. WWM supervisors will monitor accounts on an ongoing basis for appropriateness. Generally, you must meet certain minimums to open an advisory account. Current account minimums are \$250,000 to establish an account. However, WWM will accept an account with less than \$250,000 if, combined with other household accounts.

For additional information please reference WWM’s Form ADV, Part 2A Brochure (Items 4, 7, 8) <https://adviserinfo.sec.gov/firm/summary/166196>

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?*

What fees will I pay? For advisory services, the principal fees and costs include assets under management (AUM) fee, plus transaction and administrative fees. These fees are “asset-based” meaning that the fee is calculated as a percentage of the assets invested in your advisory account according to the fee schedule in your advisory agreement with us. This means that the more assets you invest in your account, the more you will pay in fees, and therefore **we have an incentive to encourage you to increase your advisory account assets.** In addition to advisory fees when we select or recommend mutual fund investments for your advisory account, certain share classes pay 12b-1 fees or servicing fees from some of the funds. WWM does not receive the revenue from 12b-1 fees. Investments in mutual funds and exchange-traded funds charge internal management fees. You will also incur certain charges imposed by the custodians and other third parties, registered, account opening and termination fees, wire fees, ticket charges, transfer fees as well as fees that are included in the expense ratios of certain investments and other fees and taxes on brokerage accounts and securities transactions.

For additional information, please see the fee ranges and costs included in Form ADV Part 2A item 5, Exhibit 1 “Additional Fees Schedule” and your advisory agreement <https://adviserinfo.sec.gov/firm/summary/166196>

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.

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

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What are your legal obligations to me when providing recommendations when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? *When we provide you with a recommendation 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 recommendations and investment advice we provide you. Here are some examples:

Examples of Ways We Make Money and Conflicts of Interest:

- **Proprietary Products:** While we can, we do not sell you propriety products.
- **Third-Party Payments and revenue sharing:** While we can, we do not receive payments from third party product sponsors and managers (or their affiliates). We do not participate in revenue sharing with our custodian.
- **Sales contests, Sales quotas, Forgivable Loans, non-cash compensation, and cold calling:** We do not participate in the above-mentioned sales practices.
- **Custodian support services:** While we can, we do not receive payments. For additional information please refer to Form ADV part 2A Item 12. *BROKERAGE PRACTICES.*
- **Winslow Fiduciary Services, LLC ("WFS")** WFS serves as the corporate trustee or co-trustee for certain WWM accounts. For its trust administration and fiduciary services, WFS receives a trust services fee separate from the advisory fee paid to WWM. This represents a conflict of interest as WWM has an interest in recommending its affiliate, WFS.

For additional information, please see the *Form ADV Part 2A Brochures*, your specific investment advisory agreement, and *WWM specific Regulation Best Interest Disclosures* at:

www.winslowevanscrocker.com/?page_id=3821

How do your financial professionals make money? The firm's revenue is generated from fees based on the value of assets under management within the advisory account. We do not receive money from the charges imposed by custodians, Mutual Fund Companies and other third parties. Our financial professionals are paid a flat salary, or a percentage payout. These payouts differ from one financial professional to another within WWM. When your financial professional receives a percentage of the fee, the higher the assets the higher their payout will be. Your financial professional's income does not influence the investment information or recommendations you may receive.

Conversation Starter. Ask your financial professional

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

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

Yes. Visit www.investor.gov/crs for a free and simple search tool to research us and our financial professionals.

If you would like additional, up-to-date information or a copy of this Form CRS, call 617 896-3554 or email us at clientservices@winslowwealth.com. Should you have any concerns please promptly notify the Chief Compliance Officer of WWM: Leonid Berline (LBerline@Winslowwealth.com). To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.