

## Form CRS

### (Client Relationship Summary)

#### Introduction

SAPIENT PRIVATE WEALTH MANAGEMENT, LLC is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you 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.

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

We offer wealth management services to retail investors, which encompass financial planning and investment portfolio management services. In financial planning, we learn about your long and short term financial goals and then provide advice and implementation strategies based on your individual circumstances. In investment portfolio management, we continuously monitor and manage your investment accounts. Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

You have the option to either give us discretion to determine the investments to buy and sell, which includes the selection of other investment advisers, or you may retain discretion and make the ultimate decision regarding the investments we purchase or sell on your behalf. You may impose reasonable restrictions on any discretionary authority you provide, if provided to us in writing and ultimately accepted by us. We require a minimum account size for wealth management services.

You are encouraged to ask us questions including the following to help you better understand our services: *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?*

Please refer to our [Form ADV, Part 2A Brochure](#), particularly **Items 4 and 7**, for more detailed information about our services.

#### What fees will I pay?

For wealth management services, we generally charge a percentage of assets under management. In some cases a fixed fee for service may be charged instead. If charged as a percentage of assets under management, fees are calculated based on the average daily balance of your account for the previous quarter. These advisory fees are billed quarterly in advance. You should be aware the more assets in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.

**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. Please refer to our [Form ADV, Part 2A Brochure](#), particularly Item 5, for more detailed information about our fees and your investment costs.**

In addition to our fees, you will incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees,

transaction costs, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption fees.

Ask us questions to help you better understand the impact of fees and costs on investments: *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. Here are some examples to help you understand what this means.*

As described above, we receive fees based on the assets in your account. This means we have an incentive to encourage you to increase the assets in your account, and to use us to provide services.

We are fiduciaries to you. This means we are required to act in your best interest throughout our entire advisory relationship.

Ask us questions to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?*

**Please refer to our [Form ADV, Part 2A Brochure](#), particularly Items 10, 11, and 12, for more detailed information about our conflicts of interest.**

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

Our financial professionals receive additional compensation when they obtain new clients for us and on the amount of retail investor assets they service, as they receive a portion of the advisory fees you pay. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in a retail investor's accounts.

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

No, please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

You are encouraged to ask us questions including the following to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

## **Additional Information**

**Please refer to our [Form ADV, Part 2A Brochure](#) for more information about our services. You may request updated information and a copy of our Relationship Summary by contacting us at 541-762-0300 and [info@sapientpwm.com](mailto:info@sapientpwm.com).**

You are encouraged to ask us questions including the following to help you better understand who to contact with any questions or complaints: *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?*



**SAPIENT**  
PRIVATE WEALTH MANAGEMENT

A FOCUS FINANCIAL PARTNER

March 29, 2021

**Exhibit to Amended Form CRS for  
Sapient Private Wealth Management, LLC  
Summary of Material Changes**

This Exhibit to Amended Form CRS describes the material changes made since our Form CRS was originally filed on June 26, 2020.

1. King Martin is no longer an employee of Sapient Private Wealth Management and therefore we removed the following paragraph from our Form CRS relating to a potential conflict of interest that is no longer present:

“We may engage Martin Capital Partners as an Independent Manager, Martin Capital Partners, LLC is a firm in which Cameron K. Martin has direct ownership. Cameron K. Martin is the son of King Martin, an employee of our firm, and as such, this may constitute a conflict of interest.”