



## Form CRS – Client Relationship Summary

January 2025

### Introduction

Our firm, Bowers Wealth Management, Inc., is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

We are a registered investment adviser that offers investment advisory services to clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of Fidelity Investments' mutual funds that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

We only offer advice with respect to Fidelity Investments' mutual funds, ETFs, and cash & cash equivalents.

Our firm requires a minimum account balance of \$100,000 to open an account for our investment management services. We may waive the account minimum requirement if you already have an account set up at Fidelity.

*Additional information about our advisory services is located in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/145476>.*

#### Questions to Ask Us:

- 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 those qualifications mean?

### What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our fee schedule ranges from 1.2% to 0.4%. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.

Our firm's fees will be automatically deducted from your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

The custodian that holds your assets charges you a transaction fee when we buy or sell an investment for you, except for Fidelity mutual funds. The custodian's transaction fees are in addition to our firm's fees.

You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Mutual funds charge additional fees that will reduce the value of your investments over time. We avoid funds that charge a 12-(b)1 fee.

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.



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Additional information about our fees is located in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/brochure/145476>.

### Questions to Ask Us:

- Help me understand how these fees and costs may 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:

We have an informal agreement to refer East Coast residents to another investment adviser, Weber Asset Management, Inc. ("WAM"), for advisory services in exchange for compensation. Since one of our financial professionals is also WAM's Chief Investment Strategist, our firm and WAM implement the same investment strategies. However, our fees and WAM's fees for clients with the same amount of assets may differ. You can learn more about WAM at: <https://adviserinfo.sec.gov/firm/brochure/106267>.

Additional information about our conflicts of interest is located in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/145476>.

### Questions to Ask Us:

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

### How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No, our firm and financial professionals do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](http://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?

### Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 145476. You may also contact our firm at (775) 409-3712 to request a copy of this relationship summary and other up-to-date information.

### 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 this person is treating me?