

Summary of Material Changes to Regimen Wealth's Form CRS dated October 4, 2021

Regimen Wealth has revised its Client Relationship Summary since it was last filed on June 14, 2021. Below is a summary of the material changes made:

The following changes were made on April 7, 2021:

Section: What Fees will I pay?

-Revised to include for all project-based services, Regimen Wealth requires the full fee payable upon execution of the Advisory Agreement, and will be completed within six months.

The following material changes were made on June 14, 2021:

Section: What Fees will I pay?

-Revised to include insurance products that are billed as part of the fees based upon assets under management, the annual fee is prorated and charged quarterly, in advance.

Section: What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflict of interest do you have?

-Revised to include some supervised persons of Regimen Wealth offer insurance products on a fully-disclosed commissionable basis or as part of fees based upon assets under management.

The following material change was made on October 4, 2021:

Section: What Fees will I pay?

-Revised to include for insurance products billed as part of the fees based upon assets under management, the annual fee is prorated and charged either quarterly in advance or quarterly in arrears based on the individual insurance carrier.

We are registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services 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 <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (the “Brochure”). Our services include financial planning, consulting, and investment management. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. Financial planning and investment consulting recommendations are not actively monitored. There are no material limitations to our monitoring. We accept discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. We do not offer advice only with respect to proprietary products. We offer advice on various mutual funds, exchange-traded funds, individual debt and equity securities, and independent investment managers as well as real estate investment trusts and privately placed securities (including debt, equity and/or interests in pooled investment vehicles) in accordance with your stated investment objectives. Our services are not subject to a minimum fee or account size.

Additional information about our services can be found in [Items 4, 5 and 7](#) of our [Brochure](#) and available to all clients or by going here to <https://adviserinfo.sec.gov/> and entering our company name under the “FIRM”.

Let’s discuss...

- *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?

We offer our services on a fee basis. We charge a fixed fee for financial planning and investment consulting and a fee based upon assets under management for investment management and wealth management services. For project-based services, Regimen Wealth requires the full fee payable upon execution of the Advisory Agreement, and will be completed within six months. For ongoing services, the annual fee is prorated and charged monthly. For insurance products billed as part of the fees based upon assets under management, the annual fee is prorated and charged either quarterly in advance or quarterly in arrears based on the individual insurance carrier.

In addition to the advisory fees paid to us, you may also incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. These additional charges include securities brokerage commissions, transaction fees, custodial fees, fees attributable to alternative assets, reporting charges, fees charged by independent managers, margin and other borrowing costs, charges imposed directly by a mutual fund or ETF in a client’s account, as disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we charge higher fees. 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. **Additional information about our fees can be found in [Item 5](#) of our [Brochure](#) and available to all clients or by going here: https://adviserinfo.sec.gov and entering our company name under the “FIRM”.**

Let’s discuss... 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.

- **Custodian Benefits:** we receive various benefits and services from custodians that we may recommend to you. This creates an incentive to use these custodians over others which may provide similar or cheaper services, but do not provide such benefits.

Let's discuss... How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found in Items 4, 5, 10, and 12 of our Brochure and is available to all clients or by going here: <https://adviserinfo.sec.gov> and entering our company name under the "FIRM".

How do your financial professionals make money?

Our financial professionals are paid pursuant to a combination of salary and a bonus structure. The bonus structure takes into consideration factors such as the amount of client assets serviced by the firm, growth in client base, and/or an increase in client assets. Financial professionals paid pursuant to a bonus structure that encompasses factors such as increase in firm or client account revenue and increases in managed client assets are subject to a conflict of interest. Since the firm charges an asset-based advisory services fee, the more assets you have in your account the more you will pay in fees and, therefore, the firm and the financial professional have an incentive to encourage you to increase the assets in your account. Certain of our financial professionals are also licensed insurance agents and in that capacity may recommend the purchase of certain insurance products to our clients. These financial professionals earn commissions for the sale of insurance products and, therefore, this presents a conflict of interest because these financial professionals in their role as insurance agents are incentivized to make insurance product recommendations based on the compensation received rather than on a client's needs.

Additional information about our financial professionals can be found in Items 5 and 10 of our Brochure and on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

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

No, neither we nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Let's discuss... As a financial professional, do you have any disciplinary history? For what type of conduct?

You can find additional information about our services on our website at <http://www.regimenwealth.com> and in our Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please email us at info@regimenwealth.com or call us at (770) 738-8200.

Let's discuss... 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?