

## **Bucket List Wealth Management, LLC**

### **Client Relationship Summary**

#### **Introduction**

Bucket List Wealth Management, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

#### **Relationships and Services**

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

We offer investment advisory services to retail investors.

Our portfolio management service involves the recommendation and monitoring of Third-Party Investment Advisers. We enter into a sub-adviser relationship with the Third-Party Adviser. This allows us to access model portfolios, model managers, strategists, third party money managers and trading services through the Third-Party Adviser's managed account program. The Third-Party Adviser is responsible for portfolio management, best execution, portfolio reporting, trading, trade error resolution and custodian reconciliations. We maintain our relationship with the client by monitoring the status of the client's accounts, making recommendations about the Third-Party Adviser and meeting with the client either in person or by telephone. We retain discretionary authority to hire and fire third party money managers.

##### ***Additional Information:***

You can find more detailed information about the services we offer in Items 4 and 7 of our Firm Brochure.

##### ***Conversation Starters:***

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

#### **Fees, Costs, Conflicts, and Standard of Conduct**

##### ***What fees will I pay?***

When we recommend third-party investment advisers, we charge an annual management fee based upon a percentage of assets under management. The maximum annual management fee is 2.00%. The fee is negotiable and will be collected by the Third-Party Adviser on a monthly basis in arrears and calculated based on the account value as of the last business day of the month. You will be asked to authorize the Third-Party Adviser with the ability to instruct the custodian to directly deduct the management fee from your account.

Our management fee includes the Third-Party Adviser's fee.

In addition to and exclusive of our fees, there are other fees and costs that you may pay directly or indirectly, including brokerage commissions, transaction fees, and other related costs and expenses.

##### ***Additional Information:***

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. You can find more detailed information about our fees and costs in Item 5 of our Firm Brochure.

##### ***Conversation Starter:***

"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 is an example to help you understand what this means:

Some of our associates are independent insurance agents. These associates may recommend insurance products to our clients. This pays them commissions and fees that are separate from our fees and gives them a financial incentive to sell clients insurance products.

We may recommend that you rollover a retirement account for us to manage, this also creates a financial incentive because we charge a fee for our services.

**Additional Information:**

You can find more detailed information about our conflicts of interest in Items 10 and 14 of our Firm Brochure.

**Conversation Starter:**

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

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

Our firm's financial professionals are compensated on a salaried basis.

**Disciplinary History**

***Do you or your financial professionals have legal or disciplinary history? – No***

**Additional Information:**

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

**Conversation Starter:**

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

**Additional Information**

***You can find additional information about our investment advisory services and request a copy of our relationship summary by contacting us at:***

Website: <https://bucketlistwealth.com/>

Email: [dan@bucketlistwealth.com](mailto:dan@bucketlistwealth.com)

Telephone: (352) 307-8652

Address: 8564 East County Road 466, Ste. 203, The Villages, FL 32162

**Conversation Starter:**

"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?"