

Stonewater Wealth Management Inc. ADV Part III Form CRS

Opening New Accounts

Prior to engaging in investment advisory services offered by Stonewater Wealth Management Inc., each potential client shall receive at a minimum the following:

- Firm Brochure (Form ADV Part 2A)
- Brochure Supplement (Form ADV Part 2B) for the Investment Adviser Representative(s) (“IAR”) who will be servicing the account
- Form CRS Customer Relationship Summary (Form ADV Part 3)
- Privacy Policy

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Other-than-Annual Amendments

The firm’s CCO will ensure that the firm files material changes to its Form ADV and any Form U4 documents promptly, usually within 30 days, if the following occurs:

- Information in Items 1, 3, 9 (except 9A(2), 9B(2), 9E, and 9F), or 11 of Part 1A becomes inaccurate
- Information in Items 4, 8, or 10 of Part 1A becomes materially inaccurate
- Information provided in ABBREVEV’s firm brochure becomes materially inaccurate
- Information provided in the Form CRS becomes materially inaccurate (the firm must file updates to the Form CRS within 30 days)

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Form ADV Part 3 Client Relationship Summary (Form CRS)

If Stonewater Wealth Management Inc. has clients who are retail investors, then Stonewater Wealth Management Inc. files a Form CRS through the IARD system that briefly describes its types of client relationships and services; fees, costs, conflicts of interest, and standard of conduct; disciplinary history, and other information relevant to the client relationship. A client is a retail investor if the client is a natural person and receives advisory services primarily for personal, family, household purposes.

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Initial Delivery

Stonewater Wealth Management Inc. delivers its Form CRS to each retail investor client before or at the time it enters into an advisory agreement with that client. In addition, Stonewater Wealth Management Inc. will deliver its Form CRS to an existing retail investor client by July 30, 2020 (within 30 days of the deadline by which it has to have the Form CRS filed)

Ongoing Delivery

As a fiduciary, Stonewater Wealth Management Inc. has a continuing obligation to inform its clients of any material information that could affect the advisory relationship. Accordingly, Stonewater Wealth Management Inc. updates its Form CRS and files the amended Form through the IARD system within 30 days after any information in the Form becomes materially inaccurate. Within 60 days after a Form CRS is required to be updated, Stonewater Wealth Management Inc. delivers to each retail investor client the amended Form CRS or communicates the updated information to such client by other means.

Upon request from a retail investor client, Stonewater Wealth Management Inc. delivers its current Form CRS to the client within 30 days.

Method of Delivery

Stonewater Wealth Management Inc. may deliver its Form CRS electronically if the retail investor client consents to electronic delivery. The client may grant consent to electronic delivery in the client contract or through other means.

Stonewater Wealth Management Inc. maintains evidence of each delivery of its Form CRS to a retail investor client whether delivered electronically or by other means.

Stonewater Wealth Management Inc. prominently posts its current Form CRS in an easily accessible location within Circle Black Client Vault.