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| <p><b>Introduction</b></p>  | <p>Brenton Point Wealth Advisors LLC is registered as an investment adviser with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <a href="http://investor.gov/CRS">investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>  |
| <p><b>What investment services and advice can you provide me?</b></p> | <p>We provide investment advisory services to retail investors, primarily pursuant to a wrap fee program (the “<a href="#">Wrap Fee Program</a>”). We offer discretionary and non-discretionary portfolio management services solely through our Wrap Fee Program. Our investment advice is tailored to meet your needs and investment objectives. If you have a discretionary account, we are not required to consult with you before making a transaction in your account. If you have a non-discretionary account, the ultimate decision to buy or sell investments is yours. Further, because of, among other things, the logistics involved in managing non-discretionary accounts (including the need to contact a non-discretionary client for consent prior to any transaction and the number of non-discretionary account clients that we have), we will generally effect transactions for discretionary accounts before we effect transactions for non-discretionary accounts. Therefore, it is possible that non-discretionary account transactions may not be effected in a timely manner (if at all), and/or the price and quantities of the securities (if still available) will be adversely affected.</p> <p>We also provide asset allocation portfolios (“<a href="#">BP Portfolio Solutions</a>”) comprised of exchange-traded funds, mutual funds and/or other investments. To help you achieve your investment objective(s), we from time to time may, but are not obligated to, recommend the allocation of certain assets to BP Portfolio Solutions.</p> <p>Your account’s advisor will periodically monitor your advisory account(s), generally, on at least a quarterly or semi-annual basis. When appropriate, we will implement (or if you have a non-discretionary account, suggest) a rebalancing/reallocation of the portfolio based upon your account’s investments, changing market or economic conditions or changes in your individual investment objective and/or circumstances. We do not require you to have a minimum account size or investment amount.</p> <p>We can also provide financial planning, consulting, customized services and similar services outside the Wrap Fee Program.</p> <p><b>Additional information about our Wrap Fee Program is located in Items 4, 6 and 9 of our <a href="#">Wrap Fee Brochure</a>. Additional information about other services is located in Items 4 and 8 of our <a href="#">ADV Brochure</a>.</b></p> <p><b>Conversation Starters.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Given my financial situation, should I choose an investment advisory service? Why or why not?</b></li> <li><input type="checkbox"/> <b>How will you choose the investments to recommend to me?</b></li> <li><input type="checkbox"/> <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li> </ul> |
| <p><b>What fees will I pay?</b></p>                                   | <p>The wrap fee (“<a href="#">Wrap Fee</a>”) is a percentage fee of the market value of your account assets, including assets in your account that have been purchased on margin (exclusive of margin debt). We charge the Wrap Fee quarterly in advance. The Wrap Fee compensates us for your initial client assessment, ongoing investment advice, ongoing monitoring and reporting of the account, the cost of any transactions that may be effected (except as set forth in the <a href="#">Wrap Fee Brochure</a>), custody of your account at Pershing Advisors Solutions, LLC (collectively with its affiliates, “<a href="#">Pershing</a>”) and for certain responsibilities and risks that we assume. Because the Wrap Fee includes most transaction costs and custodian fees, it is higher than a typical asset-based advisory fee. Note, however, that the Wrap Fee does not cover other fees and expenses associated with investing in registered investment companies and with third-party managers, as well as certain other fees and expenses set forth in Item 4 of the <a href="#">Wrap Fee Brochure</a>. The Wrap Fee is negotiable, depending upon various factors,</p>   |

**FORM ADV PART 3 – FORM CRS RELATIONSHIP SUMMARY – June 25, 2020**

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|  | <p>including but not limited to the size of your account, the amount of trading in your account, the services to be provided to your account by us, and related-party assets advised or managed by us.</p> <p>Our fees for financial planning, consulting, customized services and similar services are negotiated with you. Our fees may be a fixed amount based upon the specific services we are providing or may be based on an hourly charge. We do not have a standard fee schedule for these services.</p> <p>The Wrap Fee presents certain conflicts of interest. For instance, the more assets there are in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account or purchase securities on margin. Also, the fee that we pay to Pershing is not dependent on whether your account has a certain amount of transactions, or any transactions, which potentially raises a conflict insofar as the Wrap Fee may not reflect the actual services provided on behalf of your account.</p> <p>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.</p> <p><b>Additional information about our fees is located in Item 4 of the <a href="#">Wrap Fee Brochure</a> and Item 5 of the <a href="#">ADV Brochure</a>.</b></p> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <p><input type="checkbox"/> <b>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?</b></p> |
| <p><b>What are your legal obligations to me when acting as my investment adviser?</b></p> <p><b>How else does your firm make money and what conflicts of interest do you have?</b></p> | <p><i>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:</i></p> <ul style="list-style-type: none"> <li>➤ Because of how we calculate the market value of your account for billing purposes, we may have an incentive to purchase securities on margin. Our Advisory Committee, on a periodic basis, reviews all accounts that have a material amount of margin debt to ensure that such margin debt is appropriate based on the investment goals and objectives of such accounts.</li> <li>➤ Watermark Securities, Inc. (“<a href="#">Watermark Securities</a>”) is an affiliated broker-dealer. We have not directed, and it is not expected that we will direct, any portion of our clients’ securities transactions to Watermark Securities. Watermark Securities pays, at least, a minimum quarterly payment to Pershing for execution, clearance and re-billable services. Revenues we pay to Pershing are counted towards this minimum.</li> </ul> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <p><input type="checkbox"/> <b>How might your conflicts of interest affect me, and how will you address them?</b></p>   |
| <p><b>How do your financial professionals make money?</b></p>  | <p>Some of our financial professionals are compensated, at least in part, based on the amount of assets they manage. Some employees are paid a set salary and benefits. Employees may receive a bonus and/or direct or indirect ownership interest in our firm, which in some instances is, at least partially, based on assets they manage. As noted above, compensation based on assets under management creates a potential conflict of interest, including that it may incentivize us to encourage you to increase the assets in your account or to purchase securities on margin.</p>  |
| <p><b>Do you or your professionals have legal or disciplinary history?</b></p>   | <p>No. Visit <a href="http://investor.gov/CRS">investor.gov/CRS</a> for a free and simple search tool to research our firm and our financial professionals.</p> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <p><input type="checkbox"/> <b>As a financial professional, do you have any disciplinary history? For what type of conduct?</b></p>  |
| <p><b>Additional Information</b></p>   | <p><b>For additional information about our advisory services, see our <a href="#">Form ADV</a> and your account agreement.</b> You can request up-to-date information and a copy of Form CRS by calling 212.451.1400.</p> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <p><input type="checkbox"/> <b>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?</b></p>   |