

## Customer Relationship Summary

### Introduction

Abacus Wealth Partners is registered with the Securities and Exchange Commission (SEC) as an investment advisor. 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 [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We provide comprehensive financial planning to address all areas of your financial life. We also provide investment management services to make sure your portfolio is aligned with your goals and values.

As part of our investment management services, we use our trading and portfolio management system to monitor your portfolio on a daily basis. Should you choose us as your investment advisor, you will be granting us limited power of attorney with discretionary trading authority over your accounts. That mouthful just means you authorize us to buy, sell, and trade in stocks and bonds, mutual funds, exchange traded funds and other securities without consulting you first. We'll do this when we need to invest those assets in harmony with your Investment Policy Statement, which we will all have mutually talked over and agreed on to reach your financial goals.

We don't have any account or investment minimum but we do have a \$1,000 a year fee minimum.

For additional information, please see Form ADV, Part 2A brochure (particularly, Items 4 and 7 of Part 2A): <https://abacuswealth.com/download/4932/>

#### Conversation starters - Ask your financial professional:

“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?”

For financial planning, we are compensated on an annual fee that is paid monthly. Our fees are negotiable and based on the complexity and scope of your unique financial needs, and are a minimum of \$1,000 a year.

For investment management, we charge an annual fee calculated as a percentage of your assets under our management. We typically deduct our management fee in advance, on a monthly basis, calculated based on the market value of your assets under management on the last day of the previous month. Our fees are negotiable and vary depending on total assets managed.

The more assets there are in your account, the more you will pay in fees, and therefore we have an incentive to encourage you to increase the assets in your account.

In addition, you will always pay custodian fees, fees related to mutual funds, and other transactional 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.

For additional information, please see Form ADV, Part 2A brochure (Items 5A, B, C, and D): <https://abacuswealth.com/download/4932/>

#### Conversation starters - Ask your financial professional:

“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 affect the recommendations we provide you. Here is an example to help you understand what this means:

Abacus is a minority owner of Align Impact. Align Impact is the manager of two private funds, Abacus Sustainable Fund and Align Impact Fund, that we are General Partners for. While Abacus does not receive any direct management fees for these private funds, Align does receive management fees. Align is an awesome company and has been an amazing resource for our clients through the years, so we are always happy to talk about our legal and ethical obligations when it comes to working with or recommending them.

For additional information, please see Form ADV, Part 2A brochure: <https://abacuswealth.com/download/4932/>

#### Conversation starters - Ask your financial professional:

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

“How do your financial professionals make money?”

We are fee-only financial planners. This means we cannot accept any fees or compensation based on product sales. Simply put, we make money through financial planning and asset management fees. Our fiduciary responsibility to you means we are legally required to act in your best interest, and we pride ourselves on our reputation of honesty and transparency.

Advisors are compensated with a combination of a base salary and a portion of Abacus revenue as well as employee benefits customary for financial professionals. We believe this provides an incentive to advisors to contribute to the growth of Abacus. In some cases, employees may receive

gift cards of nominal amounts in meeting team revenue goals.

An advisor's base salary and portion of Abacus revenue is determined by considering a number of factors, including the amount of client assets they serve, the time and complexity required to meet client needs, the revenue Abacus earns from the advisor's financial advisory services, and any value add for what the advisor brings to Abacus.

“Do your financial professionals have legal or disciplinary history?”

Yes, for one of our financial professionals.

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

#### Conversation starters - Ask your financial professional:

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

For additional information about our services and a copy of the relationship summary, please visit our website: <https://abacuswealth.com/download/21181/>. You can also call our toll-free number at 888-422-2287.

#### Conversation starters - Ask your financial professional:

“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?”