

TQM WEALTH PARTNERS, LLC
CLIENT RELATIONSHIP SUMMARY v. May 12, 2026

This is the Client Relationship Summary for TQM Wealth Partners, LLC, an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

The investment advisory services we provide are financial planning, portfolio management, and selection of other advisers.

Our portfolio management services provide continuous monitoring of your investments. When we select other advisers for you, their disclosure documents will explain whether they provide continuous monitoring of your investments. We do not monitor your investments in our financial planning services unless you have also contracted with us for portfolio management services.

For clients who choose our portfolio management services, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance. You can impose reasonable restrictions on the discretionary authority you provide. When we select other advisers for you, their disclosure documents will explain the type of discretion that they take in your account. We do not place trades on behalf of financial planning clients unless you have also contracted with us for portfolio management services.

We do not have minimum account sizes or investment amounts.

For more information, please review our disclosure brochure, which is available [here](#).

Ask us: Given my financial situation, should I choose an investment advisor 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 our financial planning services, you will pay either a fixed fee or an hourly fee depending on the scope and length of services that you desire. For financial planning charged as a fixed fee, you will be required to provide half of the quoted fee at the time of the execution of the engagement with the remainder due either at the end of the engagement or in monthly installments for longer engagements. For financial planning charged on an hourly basis, the entire amount is due either at the completion of the engagement or monthly for longer engagements. For our portfolio management services, you will pay an annual fee, calculated as a percentage of the total value of assets under management, billed quarterly in arrears. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. When we select other advisers for you, their disclosure documents will explain further the types of fees that they charge for their services and any additional costs. You will also incur other fees including brokerage fees and commissions, management fees for mutual funds and ETFs, custodian fees, retirement account annual fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; we do not receive any of these fees.

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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 more information, please review our disclosure brochure, which is available [here](#).

Ask us: *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.

While we work to minimize conflicts with clients, simply setting a fee for our services creates a conflict; it incentivizes us to charge you more rather than less for our services.

Ask us: *How might your conflicts of interest affect me, and how will you address them?*

For more information, please review our disclosure brochure, which is available [here](#).

How do your financial professionals make money?

Our firm's only compensation comes from our advisory fees. Our employees receive salaries for the work they perform on your behalf. Our firm's only compensation comes from advisory fees. Employees are paid a base salary for services provided to clients. Certain advisory personnel may also receive additional compensation based on factors that include the amount of client assets serviced.

Clients are charged an advisory fee calculated as a percentage of the total value of assets under management. The firm retains these fees and, in its discretion, allocates a portion of firm revenues as additional compensation to advisory personnel. No one at the firm – other than as described – is compensated based upon the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

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

No; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

Ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

You can find more information about our investment advisory services [here](#). You can also contact us at (781) 990 - 3599, if you have any questions or to request a copy of the relationship summary.

Ask us: *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?*