

TrinityPoint Wealth, LLC  
Form CRS/Customer Relationship Summary  
April 2024

**Item 1. Introduction**

TrinityPoint Wealth, LLC is registered with the Securities and Exchange Commission as an investment advisor, and we provide investment advisory services. Investment advisory services and brokerage services differ in fees, and it is important for the retail investor to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisors, and investing.

**Item 2. What investment services and advice can you provide me?**

**Services:** We provide discretionary and non-discretionary investment advisory services, and financial planning to retail investors.

**Monitoring:** For our investment advisory services clientele, we monitor the holdings and performance of your account and provide custodial monthly or quarterly statements. For our financial planning clientele, after delivery of the completed financial plan to you, we do not engage in any ongoing review of services, unless engaged to provide investment advisory services.

**Investment Authority:** We provide investment advisory services on a discretionary and non-discretionary basis pursuant to authority granted to us in your client agreement. Discretionary basis enables us to buy and sell investments in your account without asking you in advance. Non-discretionary states that the client makes the ultimate decision regarding the purchase or sale of investments.

**Investment Offerings:** We do not limit the types of investments we utilize for clients, but consistently utilize individual equity securities, mutual funds, exchanged traded funds, fixed income securities, private funds/illiquid investments and options and other derivative investments.

**Account Minimums and Other Requirements:** We do not impose account minimums for our clients.

**Additional Information:** Please refer to our [Form ADV Part 2A Brochure](#), [Item 4 Advisory Business](#), [Item 7 Types of Clients](#), [Item 13 Review of Accounts](#), [Item 16 Investment Discretion](#),

**Questions to Ask Us:** *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose the investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

**Item 3A. What fees will I pay?**

**Principal Fees & Costs:** For investment advisory services we charge an asset based fee, or a flat dollar fee, which is billed on a quarterly basis. For a flat dollar fee, your fee is fixed and will not fluctuate regardless of the amount of assets. For an asset based fee, fees will be calculated based on a percentage of account value. Thus, the more assets that are in your advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in his or her account which could present a conflict of interest. For financial planning services only, we charge a fixed or hourly fee, which is billed either quarterly or at the completion of the engagement depending on your agreement.

**Other Fees & Costs:** In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. These additional charges include custodial fees, charges imposed directly by a mutual fund or ETF in the account, which are disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), fees charged by Independent Managers, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. **Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. See [Item 5 Fees and Compensation](#) of our [Form ADV Part 2A Brochure](#).

**Questions to Ask Us:** *Help me to 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?*

**Item 3B. 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 potential conflicts with your interests. You should understand and ask us about these potential conflicts because they can affect the investment advice we provide to you.

**Potential Conflicts:** As an example, we may receive various benefits and services from custodians that we may recommend, and we may utilize unaffiliated third-party solicitors to develop prospective clients and pay such solicitors a percentage of the fees earned from these new clients. We also receive revenue the firm and our affiliates generate from the professional services or recommendations we make, or if we recommend certain products or services offered by our affiliates.

**Additional Information:** Please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 5 Fees and Compensation](#), [Item 10 Other Financial Industry Activities and Affiliations](#), [Item 12 Brokerage Practices](#), [Item 14 Client Referrals and Other Compensation](#).

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

**Item 3C. How do your financial professionals make money?**

Our financial professionals are paid pursuant to a combination of salary and a bonus. The bonus is discretionary, and reflects the overall success of the firm and the individual. Some of our financial professionals serve as licensed insurance agents. We and our affiliates refer clients to third-party service providers and are eligible to receive additional compensation for those referrals. Certain of our financial professionals earn commissions and other fees on products sold as licensed insurance agents, and the revenue the firm and/or our affiliates generate from the professional's services or recommendations. While no commissions are earned by these financial professionals relative to any of our client investment advisory services accounts, this presents a conflict of interest because in their role as insurance agents there may be incentive to make recommendations based on the compensation received, or recommend certain products or services offered by our affiliates, rather than on a client's needs.

**Potential Conflicts:** Another example, the firm charges an asset based fee, the more assets you have in your account the more you will pay in fees and, therefore, the firm and financial professionals have an incentive to encourage you to increase the assets in your account.

**Additional Information:** Regarding our financial professionals' activities as insurance agents, please refer to our [Form ADV Part 2A Brochure](#), [Item 10 Other Financial Industry Activities and Affiliations](#).

**Item 4: Do you or your financial professionals have legal or disciplinary history?**

Firm – no. Financial professionals - yes. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

**Item 5: Additional Information**

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact 203-693-8525.

**Questions to 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 a person is treating me?*

**Exhibit A**

Item 3C - Additional language was added to disclose that TPW and our affiliates refer clients to third-party service providers and are eligible to receive additional compensation for those referrals.

As of March 27, 2024 TrinityPoint Wealth no longer offers a WRAP program. The CRS was updated to remove references to the WRAP program.