

Form CRS – Client Relationship Summary

Hammond Wealth Partners, LLC

Effective: 2025

Introduction

Hammond Wealth Partners, LLC (“the Firm”) is registered with the State of North Carolina as an investment adviser. Brokerage and investment advisory services differ, and fees for those services vary. It is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.

What investment services and advice can you provide me?

We provide ongoing investment advisory services to individuals, families, and small businesses. Our primary perspective is macroeconomic analysis, which we use to guide portfolio positioning and tactical asset allocation. We may also implement strategic allocations with periodic rebalancing for clients seeking a less active approach.

You may choose whether to grant us discretionary authority (allowing us to make trades without advance approval) or to retain non-discretionary authority (where you approve each transaction). We do not impose strict account minimums, though we generally seek relationships of at least \$100,000 in investable assets. We continuously monitor portfolios and provide advice on an ongoing basis.

Conversation starter: “Given my financial situation, should I choose an investment advisory service? Why or why not?”

What fees will I pay?

We charge an annual fee based on a percentage of assets under management, not to exceed 1.00%, billed quarterly in arrears. Financial planning may also be billed as a flat or hourly fee. Clients are responsible for custodial fees, account maintenance fees, and fund expenses (mutual funds/ETFs). An asset-based fee creates an incentive for us to increase your account value, which may create a conflict of interest.

Fee Example: If you invested \$100,000 and the agreed annual advisory fee was 1.00%, your fee would be \$1,000 per year. This amount would typically be billed \$250 per quarter in

arrears, directly from your account by your custodian (with your written authorization). The exact amount of fees will vary depending on your account size and fee schedule.

Conversation starter: “Help me understand how these fees and costs might affect my investments. If I give you \$10,000, how much will go to fees and costs, and how much will be invested?”

What are your legal obligations to me when acting as my investment adviser?

When we act as your investment adviser, we are held to a fiduciary standard. This means we are required to act in your best interest and not put our interests ahead of yours. We must eliminate conflicts of interest or tell you about them so that you can decide whether or not to agree to them.

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

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

No. Neither the Firm nor its financial professionals have legal or disciplinary history. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

Additional Information

For more information about our services, please see our Form ADV Part 2A Brochure. You may also request a free paper copy by contacting us at ryan@hwealthpartners.com or (704) 795-8146.

Conversation starter: “Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?”