

**Route 20 Private Wealth Inc.**  
**Form CRS Customer Relationship Summary**  
**September 2024**

**Route 20 is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser and provides advisory services rather than brokerage services.** 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 offer investment advisory services to retail investors on a regular basis. We review your accounts on a periodic basis, and we monitor our portfolio (which is comprised of securities held in all client accounts) during the trading day. We normally impose a minimum account size. We offer advisory services to you on a **discretionary** basis, which means we buy and sell securities in our clients’ accounts without asking in advance, except for securities in an account that a client does not wish sold.
- For additional information**, please see Form ADV, brochure Items 4, and 8.
- Ask your financial professional –
  - **Given my financial situation, should I choose an investment advisory service? Why or why not?**
  - **How will you choose investments for me or 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?**

- We normally base our advisory fees on a percentage of assets under management. Fees are normally billed quarterly in advance. Your **asset-based fee** is based on the balance in your account on the first day of the relevant period. Our fees are generally negotiable. Your fee rate is listed in the agreement you sign with us. You are responsible for the payment of all third-party fees (i.e., custodian fees, brokerage fees, mutual fund fees, ticket charges, etc.). Those fees are separate and distinct from the fees and expenses charged by us.
- The more assets there are in your account, the more you will pay in fees. We therefore have an incentive to encourage you to increase the assets in your account.**
- 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 5 and 6.
- Ask your financial professional-
  - **Help me understand how these fees and costs might affect my investments. If I give you \$100,000 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 are held to a fiduciary standard and obligated 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 may affect the recommendations we provide you. Here is an example to help you understand what this means.**
- As noted above, the more assets there are in your account, the more you will pay in fees. We therefore have an incentive to encourage you to increase the assets in your account.

Ask your financial professional –

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

*For additional information*, please see Form ADV, Part 2A brochure Items 10, 12, and 14.

**How do your financial professionals make money?**

- Our financial professionals receive a portion of the management fees you pay. Certain of our financial professionals are insurance agents. In those cases, such persons may receive (but not us) insurance commissions. In other cases, certain of our financial professionals act as consultants/ERISA fiduciaries to 401(k) plan sponsors and are compensated by such plans.

*For additional information*, please see Form ADV, Part 2A brochure Items 5 and Item 10.

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

- No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Ask your financial professional –

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

**Additional Information.**

- For additional information on our advisory services, see our Form ADV brochure on IAPD on [Investor.gov](http://Investor.gov). Contact us for the brochure supplement of your financial professional.
- Please call 239-244-4377 for up-to-date information about us and to request a copy of this form.
- 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?