

SENTINEL

WEALTH MANAGEMENT

ADV Part 3 – Form CRS

Client Relationship Summary

Dated: June 30, 2020

Sentinel Wealth Management, Inc.

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Introduction

Sentinel Wealth Management, Inc., is a Registered Investment Adviser with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees, so it is important for you to understand the differences. Additional free and simple tools are available at [Investor.gov/CRS](https://investor.gov/CRS). You can do research on firms and financial professionals and find educational materials about broker-dealers, investment advisers, and investing in general.

Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors as part of an ongoing relationship. These services include discretionary investment management and financial planning.

We get to know your financial situation, investment objectives and goals to help select an appropriate asset allocation strategy and implement a portfolio of investments for you. We monitor client portfolios as part of our standard service with account reviews occurring at least quarterly.

To implement our recommendations, clients grant us discretionary trading authority on accounts held at a qualified custodian (i.e. Fidelity, Schwab). A discretionary account allows us to buy and sell investments in your account without asking you in advance. Clients may also choose to restrict our ability to have full discretionary authority by imposing reasonable account restrictions. We do not limit our investment options and do not sell any proprietary products. We have a minimum account size; however, we may waive that minimum under certain circumstances.

For more detailed information about our services and fees, please feel free to request a copy of our disclosure [Form ADV, Part 2A brochure](#). This brochure can also be found (select “Firm” and indicate our CRD Number: 122235) at the following public site: [AdviserInfo.sec.gov](https://adviserinfo.sec.gov).

We encourage you to ask us and other financial professionals these key questions

- 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?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We charge advisory fees for investment advisory and financial planning services. Our fees are calculated and charged based on an annualized percentage of assets under management, on a quarterly cycle. We impose no minimum fee for our services. Because we charge a fee based on the total amount of assets we manage for you, we have an incentive to recommend that you invest more of your assets under our management which represents a conflict of interest.

SENTINEL

WEALTH MANAGEMENT

Our fees do not include brokerage commissions, transaction fees, and other account related costs and expenses which may be charged by the qualified custodian (i.e. Fidelity, Schwab) maintaining your investment account. This also applies to fees and expenses charged by investment products/managers (e.g. mutual funds, etc.) used as part of your investment strategy. You are responsible for such charges, fees, and expenses, which are exclusive of and in addition to our fee. We do not receive any portion of these costs.

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 detailed information about our fees and costs, please refer to our firm's disclosure [Form ADV, Part 2A brochure](#).

We encourage you to ask us and other financial professionals these key questions

- 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 by nature 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:

- Because we charge a fee based on assets under management, we have an incentive to encourage you to increase the assets under our management.

We encourage you to ask us and other financial professionals these key questions

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

How do your financial professionals make money?

Our financial professionals are compensated based on an agreed upon annual salary.

Disciplinary History

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

No. [Investor.gov/CRS](https://www.investor.gov/crs) has a free and simple search tool to research financial professionals.

We encourage you to ask us and other financial professionals these key questions

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

Additional Information

For more detailed information about us, please request a copy of our [Form ADV, Part 2A brochure](#). Please contact 703-787-5770 to request up-to-date information and the most current copy of this Form CRS. Alternatively, you may visit our website at sentinelwealth.com.

We encourage you to ask us and other financial professionals these key questions

- 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?