

Introduction

Our firm, Boulevard Family Wealth, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to retail investors for an ongoing asset-based fee. Our advisory services available to retail investors include Portfolio Management and Financial Planning & Consulting. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio. Financial planning is included in our Portfolio Management for no additional fee. Financial planning is also offered as a separate service for an additional flat and/or hourly fee.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. We do not restrict our advice to limited types of products or investments and our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our maximum annual fee is 1.50%. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. This creates an incentive to increase the total amount of assets in your accounts under our management as we stand to earn more in total compensation on larger accounts, however we typically negotiate the annual fees down to lower percentages for larger accounts. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

Our maximum flat fee is \$100,000 for our Financial Planning & Consulting service. We may charge an upfront retainer when you sign an agreement with the remainder due when we provide a financial plan or consultation.

The broker-dealer that holds your assets charges you a transaction fee when we buy or sell certain investment products for you, however Charles Schwab & Co. does not charge transaction fees for U.S. listed equities and exchange traded funds. The broker-dealer's transaction fees are in addition to our firm's fees for our Portfolio Management services. You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time.

In certain cases, we may refer you to third party money managers, sub-advisers, and/or separate account managers who will assist us with managing your account. If selected, they will charge you a fee in addition to ours, which will be described to you in detail in our executed advisory agreement. 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.

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:

Representatives of our firm are Managing Members and/or insurance agents with Boulevard Insurance Strategies, LLC, an affiliated insurance agency. As such, they may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned.

Representatives of our firm are Registered Representatives of The Leaders Group, Inc., a registered broker-dealer and member FINRA/SIPC. As such, they may offer and sell securities products for which they would be paid a commission. A conflict of interest may arise as these securities sales may create an incentive to recommend products or place trades based on the compensation earned.

Our firm has entered into an agreement with Dynasty Capital Strategies, LLC, a wholly-owned subsidiary of Dynasty and an affiliate of Dynasty Wealth Management, LLC, a registered investment adviser, to sell a percentage of the revenue generated by our firm and in return receives a fixed amount of funds payable over an agreed time frame. Such funds may be used for business transition expenses and other costs associated with launching operations and for business expansion. Our firm is not obligated to enter into such a note in order to obtain other services from Dynasty, however, such notes are only made available for advisers who remain members of the Dynasty Network of registered investment advisers.

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs. In addition, they are compensated via product sales commissions in their capacities as registered representatives, and insurance agents as described in the preceding section.

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

Yes, Matt Celenza had one client complaint in 1997 which was settled for \$16,800. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #285229. You may also contact our firm at (877) 556-5550 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history? For what kind of conduct?
- Help me understand how fees and costs may 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?
- 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?

Additional information about our advisory services, fees, and conflicts of interest are located in Items 4, 5, and 10/12, respectively, of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/285229>.