

FORM CRS, CUSTOMER RELATIONSHIP SUMMARY
THIS FORM WAS LAST UPDATED: MARCH 2025



<p>Introduction</p>	<p>Vestpointe Wealth Management, LLC (“Vestpointe” or “Firm” or “We”) maintains its registration with the Securities and Exchange Commission as an Investment Adviser. Vestpointe began conducting business in Scottsdale, Arizona in 2004. Our firm was registered with the state of Arizona until we applied for registration in August 2021.</p> <p>Investment advisory services and fees differ from that of brokerage services and fees. It is important for the retail investor to understand the difference. Our firm provides investment advisory services. Our firm does not provide brokerage services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.</p> <p>If you would like to learn more, free and simple tools are available to research firms and financial professionals at, https://www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>Vestpointe offers an array of management services to retail investors, including investment management of individual portfolios and model portfolio management. We do not limit investments to any certain products or types of securities. Our portfolio management service consists of asset allocation and portfolio management tailored to meet the client’s investment goals and are offered primarily as a discretionary service where you provide us with written authority to trade your account without contacting you prior to making or selling your investments. In some cases, we will construct a portfolio utilizing an unaffiliated sub-adviser platform, also referred to as a turnkey asset management program (TAMP) for the account or for a portion of a client’s account. We recommend incorporation of a TAMP when the client seeks access to personalized advice about specific areas and/or the inclusion of a large pool of mutual funds. Because many of these programs typically require a minimum investment of \$25,000, they are normally marketed toward high-net-worth clients. Vestpointe has made certain arrangements with clients to provide these services as a non-discretionary service. Clients who elect non-discretionary management must make the ultimate decision regarding the purchase or sale of investments in their account. We gather information about your goals and objectives through a mix of interviews and questionnaires. Investment management accounts are monitored on an ongoing basis with a formal review conducted at least annually or as agreed upon with individual clients. The reviews focus on the consistency of portfolio investments with each client’s stated objectives and risk tolerances.</p> <p>Financial planning and consulting services are offered as separate services. When engaging our firm for financial planning or consulting, depending on the engagement you choose, Vestpointe will make generic recommendations for types of securities or asset classes or will make recommendations on specific securities. These services are tailored to the client’s needs so reviews and reporting are agreed upon, in writing, with you prior to the service being performed. Although we provide advice, these services are non-discretionary, and the client is responsible for ultimately making any recommended changes.</p> <p>Vestpointe offers certain services to clients which constitute custody. These services primarily consist of bill paying and acting as a trustee for clients under a separate agreement. Vestpointe Advisors, LLC. does not offer these services to all clients. Inherently, conflicts arise that Vestpointe or its financial professionals will favor our trust or bill paying clients over non-trust or non-bill paying clients. Please ask your financial professional how we mitigate these conflicts or review Vestpointe ADV Part 2A, Item 15, available upon request.</p> <p>For additional information about how we invest, please see our firm’s Form ADV, Part 2A Disclosure Brochure, Items 4, 7 and 8.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> <i>How will you choose investments to recommend to me?</i> <i>What is your relevant experience, including licenses, education, and other qualifications?</i> <i>What do these qualifications mean?</i></p>
<p>What fees will I pay?</p>	<p>For investment management services, you will pay an on-going annualized, asset-based fee in advance for the next quarter. The fee is based upon the asset value (fair market value, plus any material credit balance or minus any material debit balance), of the client’s account at the last trading day of each period as set forth in the client’s Schedule of Fees. Our management fees are tiered and apply break levels when you have invested certain amounts. For more information about our fees and to review our fee schedules, please see Item 5 Fees, of our firm’s ADV Part 2A.</p> <p><i>When our firm charges you an “asset-based” fee, you should be aware that the more assets that are in your retail account, the more you will pay in fees. Therefore, the firm has an incentive to encourage you to increase the assets in your account.</i> One example of this is encouraging a client to roll over their 401(k) assets into an account that the advisor can manage and thereby earn an asset-based fee. You are never under any obligation to add new assets to your account.</p> <p>For financial planning and consulting, our fees vary and can be based on a percentage of assets, hourly or fixed fees and are negotiable due to the complexity and size of the project. The amount you pay will depend, for example, on the services you receive, the complexity of your services and the amount of assets in your account. You will agree to these fees, in writing prior to the commencement of such services. If you choose to implement your financial plan through your Financial Professional, he/she receives advisory fees, may receive insurance commissions or other compensation as a result of those securities transactions. This represents a conflict of interest you should be aware of as the financial professional may recommend products based on the compensation, he/she receives.</p>

<p>What fees will I pay? (Continued)</p>	<p>Your advisory fee does not cover all expenses. As a result, you will be responsible for any brokerage or related transaction costs, margin fees, custodian, or retirement fees. As well, clients whose funds are invested in mutual funds, money market funds, or ETFs also pay fees to the fund sponsor in addition to advisory fees. These fees include management, fund and distribution expenses and are described in each sponsor's prospectus. Please see Items 5 and 12 of our firms' ADV Part 2A (located above) for additional information regarding these expenses.</p> <p><i>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.</i></p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>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?</i></p>
<p>What are your legal obligations to me when acting as my investment adviser?</p>	<p><i>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 affect the recommendations, we provide you. Here are some examples to help you understand what this means.</i></p> <p>Our firm has a duty to disclose all potential conflicts to you. Vestpointe has disclosed in our ADV Part 2A, Items 10, 11, 12 and 14 conflicts and potential conflicts of interest regarding our firm. You can find the ADV Part 2A link noted above. The ADV Part 2B Supplement talks about your financial professional and outlines specific conflicts regarding that individual. Please ask us for a copy of your financial professional's ADV Part 2B Supplement. Please be sure to review these pieces carefully and consult us with any questions or concerns.</p> <p>Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.</p>
<p>How else does your firm make money and what conflicts of interest do you have?</p>	<p>Management personnel of our firm are also Partners in the accounting firm of Joseph I. McCabe III CPA, P.C., where they are individually licensed and practicing Certified Public Accountants providing accounting services for separate and typical compensation. Joseph I. McCabe III CPA, P.C. typically recommends Vestpointe Wealth Management, LLC to accounting clients in need of advisory services. This represents a conflict of interest as these individuals will benefit by the recommendation. Ask us how this impacts recommendation made to you.</p> <p>Joseph McCabe is also appointed as the manager for four LLC's as follows: Ex Brid, LLC; Ex Jac, LLC; Nonex Brid, LLC; Nonex Jac, LLC. Mr. McCabe, through Vestpointe manages the assets of these pooled investments, but does not receive performance-based compensation for these management services and has no ownership in the LLCs. Managing LLCs represents an inherent conflict that the entities will be favored over other client assets.</p> <p>Our financial professionals are paid based on the amount of client assets they service. The more you invest or transfer into your account, the more your financial professional earns on your account. Our Financial Professionals can also recommend various asset management firms. If clients establish an investment advisory relationship with one of these firms, the financial professional shares in the advisory fees' clients pay to these asset management firms. You should see Item 5 of the ADV Part 2A for more information regarding AssetMark services.</p>
<p>How do your financial professionals make money?</p>	<p>Our firm's financial professionals are also insurance agents and receive fees, bonuses, and incentives from the carrier for selling insurance products. This creates a conflict of interest by raising the possibility that insurance products could be recommended by your advisor because of the fees generated rather than because of an overriding benefit to you. For more information about your financial professional's activities and education, review the individual's ADV Part 2B Supplement by contacting us or accessing the links provided above.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>How might your conflicts of interest affect me and how will you address them?</i></p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No. For a free and simple tool to research the firm or its financial professionals please see Investor.gov/CRS.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></p>
<p>Additional Information</p>	<p>Additional information on our firm can be found at: https://vestpointe.com/, or by visiting and https://adviserinfo.sec.gov/. You can obtain a copy of this relationship summary, or any other up-to-date information, upon request and free of charge by contacting us at: (602)212-1040 or emailing us at info@vestpointe.com.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>Who is my primary contact person?</i> <i>Is he or she a representative of an investment adviser or a broker-dealer?</i> <i>Who can I talk to if I have concerns about how this person is treating me?</i></p>