

Carlson Wealth, LLC  
Customer Relationship Summary

<p><b>Item 1. Introduction</b></p>	<p>Carlson Wealth, LLC is registered with the Nebraska Department of Banking and Finance as an investment adviser. 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, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p><b>Item 2. What investment services and advice can you provide me?</b></p>	<p>We offer investment adviser services to retail investors, including financial planning services and asset management services. Financial planning services do not involve the active management of client’s accounts, instead focusing on the client’s overall financial situation. Our asset management services involve us providing continuous and on-going supervision over client accounts, including making trades when necessary. We advise clients on a variety of assets that primarily consist of publicly available investments. We have no proprietary investments.</p> <p>We serve as an ERISA 3(38) Fiduciary for retirement plan sponsor clients. We advise and assist plan sponsors with their investment decisions on a discretionary basis.</p> <p>We have no formal accounts minimum, size restrictions or other requirements to open or maintain account(s), and we seek clients who prefer a long-term investment focus.</p> <p><b>Conversation Starters.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>Given my financial situation, should I choose an investment advisory service? Why or why not?</b></li> <li>• <b>How will you choose investments to recommend to me?</b></li> <li>• <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li> </ul> <p>For additional Information please see Form ADV, Part 2A brochure items 4 and 8</p>
<p><b>Item 3. What fees will I pay?</b></p>	<p>The fees you pay consist of asset-based fees and will generally be the same regardless of what type of investments are in your portfolio. The fee will usually be deducted from your account. Our fees are a percentage of the total amount of assets in your portfolio. The more assets you have in your accounts, the more you will pay in total fees, therefore giving the firm the incentive to encourage you to increase assets in your portfolio. We do decrease the fee percentage at certain levels of account values. Clients may also expect to pay the following fees to third parties: a.) brokerage fees for securities transactions; b.) fees charged by EFTs, mutual funds and any other investment companies in which they invest; and c) fees to third-party advisers if they engage in one.</p> <p>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.</p> <p>Please make sure you understand what fees and costs you are paying.</p> <p>For its Fiduciary Services, Carlson Wealth, LLC charges a fee expressed as a percentage of the assets covered by its related services (the “Co-Fiduciary Fee”).</p> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>“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?”</b></li> </ul> <p>For additional Information please see Form ADV, Part 2A brochure item 5</p>

<p><b>Item 3. Continued</b></p>	<p><b><i>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?</i></b></p> <p>When we act as your investment adviser, we are required to act as a fiduciary and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts of interest. 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:</p> <p>We can receive commissions for sales of certain insurance products. The client’s best interest will always be the top priority when advising on any insurance products.</p> <p><b><i>Conversation Starter.</i></b> Ask your financial professional—  <b>“How might your conflicts of interest affect me, and how will you address them?”</b></p> <p><b><i>How do your financial professionals make money?</i></b></p> <p>Our financial professionals are compensated based on a percentage of fees earned by the firm for management of the clients’ assets under management. Our professionals do not earn any non-cash compensation. This is a conflict of interest due to our professionals having the incentive to encourage you to increase your assets in your accounts.</p> <p>For additional Information please see Form ADV, Part 2A brochure item 5</p>
<p><b>Item 4. Do your financial professionals have legal or disciplinary history?</b></p>	<p>Yes. Certain of our professionals have disclosures reported on their Form U4. Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p> <p><b><i>Conversation Starter.</i></b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>As a financial professional, do you have any disciplinary history? If so, for what type of conduct?</b></li> </ul>
<p><b>Item 5. Additional Information</b></p>	<p>For additional information about our services, please visit: <a href="http://www.msc-tax.com">www.msc-tax.com</a></p> <p>If you would like additional, up-to-date information or a copy of this disclosure, please call 1-402-999-7513.</p> <p><b><i>Conversation Starter.</i></b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>Who is my primary contact person?</b></li> <li>• <b>Is he or she a representative of an investment- adviser or a broker-dealer?</b></li> <li>• <b>Who can I talk to if I have concerns about how this person is treating me?</b></li> </ul>