

Item 1: Introduction

Copperline Wealth Management & Planning LLC (“CWM”, “we”, “us” or the “Firm”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationship & Services

What investment services and advice can you provide me?

We offer discretionary investment advisory services to retail investors. Our primary services are Portfolio Management and Financial Planning.

- **Portfolio Management (Wrap and Non-Wrap):** We create and manage a diversified portfolio for you based on your financial situation and investment goals. In a wrap fee program, you pay one fee for advisory services, brokerage, and custody. In a non-wrap program, you pay our advisory fee plus separate fees for transactions and custody. We have discretionary authority to buy and sell investments in your account without your prior approval for each transaction. This authority is granted through an Asset Management Agreement. We review your portfolio at least quarterly. We do not have a minimum account balance requirement.
- **Financial Planning:** We provide financial plans and consulting on various topics such as retirement planning, estate planning, and tax planning. This service is provided on a project or hourly basis and is non-discretionary.

For a detailed description of our services, please see our Form ADV Part 2A Brochure, Items 4 and 7 or Items 4.A. and 5 of Part 2A Appendix 1.

Conversation Starters, ask your financial professional

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?

Item 3: Fees, Costs, Conflicts & Standards of Conduct

What fees will I pay?

Our Portfolio Management fees are based on a percentage of assets under management. If you are participating in our wrap program, the fee will also include a fee for the securities trading and custody services. Fees for Financial Planning may be hourly or fixed and are negotiated with each individual client.

- **Portfolio Management:** We charge an asset-based fee, billed quarterly in advance, based on the value of your assets under management. Our fees are negotiable and at a maximum are 1.25% of your assets under management.
- **Financial Planning and Consulting:** We charge either an hourly fee (typically \$50 - \$300) or a flat fee ranging from \$250 to \$30,000 for these services.

Our advisory fees are assessed quarterly in advance based on the value of the client’s assets under management at the close of business on the last day of the preceding quarter. You will pay our fees even if you do not have any transactions, and the advisory fee paid to us generally does not vary based on the type of investments we select. In addition to our fees, some investments, such as mutual funds or variable annuities, impose additional fees that will reduce the value of your investment over time. You may also pay transaction fees when we buy or sell an investment for your account, as well as custodial fees to the broker-dealer that maintains your assets. These 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. You will pay our fees whether you make or lose money on your investments. Our fees may also create a conflict of interest, as we have an incentive to increase your assets under management to increase our fees.

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 must act in your best interest and not put our interests 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 of the conflicts of interest we have:

- **Dual Roles:** Our investment adviser representatives (IARs) are also registered representatives of LPL Financial LLC, an unaffiliated broker-dealer. In their capacity as registered representatives, they can earn commissions on the sale of securities or investment products. This gives our IARs an incentive to recommend a brokerage account with LPL, or a specific investment product that pays a commission, over an advisory account or an investment that does not.
- **Insurance Commissions:** Some IARs are licensed insurance agents who receive commissions for selling insurance products. This creates an incentive to recommend insurance products over other solutions, or even when an insurance product is not in your best interest.

How do your financial professionals make money?

Our financial professionals receive a salary and may be eligible for a discretionary bonus. This compensation is funded by the advisory fees clients pay for portfolio management, financial planning, and retirement consulting. Some of our professionals may also earn commissions on brokerage transactions or the sale of insurance products. Owners of the firm receive a salary in addition to distributions from the firm's profits.

For more detailed information on our fees and potential conflicts of interest, please see Items 4, 5, 6, 7, and 8 of our ADV Part 2A Brochure.

Conversation Starters, ask your financial professional

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?

Item 4: Disciplinary History

Do you or your financial professionals have disciplinary history?

No. Neither we nor our management have any disciplinary history. You can visit www.investor.gov/CRS for free and simple tools to research our firm and our financial professionals.

Conversation Starters, ask your financial professional

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

Item 5: Additional Information

For additional information on our advisory services, see our Brochure and Wrap Brochure available at <https://adviserinfo.sec.gov/firm/summary/335796> and individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at (307)586-1880 and/or elaine@copperlinewealth.com

Conversation Starters, 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?