

Wealth Architects, LLC

Form CRS Customer Relationship Summary

July 28, 2020

Wealth Architects, LLC. (“Wealth Architects”, “Firm”, “we”, “our”, or “us”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). Fees for brokerage and investment advisory services differ and it is important for you to understand those differences. Free and simple tools are available to you to research us and other firms and financial professionals at investor.gov/crs, where you may also find important educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, like you. Our services include Wealth Management, Wealth Planning and Wealth Consulting. Within our management services, the Firm’s wealth advisors consult with you to design an investment plan based on your financial condition, investment goals and objectives, risk tolerance, time horizons, and liquidity needs that can include several types of investments including, but not limited to, stocks, bonds, options, mutual funds, municipal securities, and real estate investments. As part of our management services, we monitor portfolios as part of an ongoing process while regular account reviews are conducted on at least a quarterly basis. You can identify investment restrictions to be placed on your account(s). We provide comprehensive Wealth Planning and Wealth Consulting services on either an hourly fee or fixed fee basis. These planning services can include a review and analysis of some or all of the following areas: Financial Goals and Objectives, Retirement Plans, Stock Options, Current Portfolio, Education Funding, Cost Audit of Current Investments, Cash Flow Management, Insurance Needs, Mortgage and Refinance, Estate Plan or Development, and Charitable Planning.

Our Firm manages investment advisory accounts on a discretionary or non-discretionary basis. Discretionary basis means our firm has authority to determine the type of securities bought and sold, the dollar amounts of securities to be bought and sold and whether your transactions should be combined with those of other clients and traded as a “block” without consulting you first. We maintain this discretion until it is revoked (e.g., by termination). Non-discretionary basis means you make the ultimate decision regarding the purchase or sale of investments. Wealth Planning and Consulting services are provided on a non-discretionary basis. Wealth Planning and Consulting clients retain the authority to implement recommendations or not.

For further information about our services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or go to www.adviserinfo.sec.gov.

What fees will I pay?

We charge wealth management clients an annual fee based on a percentage of the market value of the assets being managed in the account(s). The management fee is prorated and charged quarterly, in advance, based upon the value of the assets on the last day of the previous quarter. The annual fee varies (between 0.30% and 0.85%) depending upon the value of the assets under management (including cash and/or accrued interest) and the type of management services rendered. For partial withdrawals that exceed 10% of the value of the total value of household accounts on the date of the withdrawal, the Firm shall credit its unearned fee towards the next quarter’s fee. We aggregate all accounts within a “household” for purposes of assessing the fee. A “household” includes your spouse, custodial accounts for minor children who reside with you, and certain trust assets. We offer our Wealth Planning and Consulting services on an hourly or fixed fee basis. Our Wealth Planning and Consulting fees are negotiable, but generally range from \$2,500 to \$100,000 on a fixed fee basis and from \$150 to \$500 on an hourly basis. If you also engage us for management services, the Firm can offset all or a portion of our fees for those services, based upon the amount paid for the planning and/or consulting services. Generally, we require an initial wealth planning / consulting deposit of \$1,000 (estimated hourly or fixed)

Ask one of our wealth advisors the following question:

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?

payable upon entering into the planning or consultation agreement. The balance is due upon completion of the services. Also, you will pay additional fees to third parties in connection with your managed account. These can include (as applicable), custodian fees, transaction charges, distribution fees, margin interest, wire transfer and electronic fund fees, and other account administrative fees. However, the Firm does 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. Our Firm imposes a minimum annual management fee of \$10,000. We have in the past and can or will in the future, in our discretion, waive the minimum annual fee or charge a different minimum fee. Please make sure you understand what fees and costs you are paying.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or go to www.adviserinfo.sec.gov.

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. Here are some examples to help you understand what this means. We receive certain products and services from broker-dealers we recommend as custodians at no cost, which benefit us but do not benefit our clients. This creates a conflict as it gives us an incentive to have clients custody their assets at these broker-dealers. You should understand and ask us about this conflict because it can affect the investment advice we provide you. Our Firm has no outside financial industry activities or affiliations.

More detailed information about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or go to www.adviserinfo.sec.gov.

How do your financial professionals make money?

Investment Adviser Representatives of Wealth Architects receive a salary, a share in earnings of the firm, and other appropriate bonuses. Additional information about compensation for our professionals and related conflicts of interest are found in our Form(s) ADV Part 2B, which is available through us by at: 800 West El Camino Real, Suite 201 Mountain View, CA 94040 or by phone at (650) 325-9044.

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

No. Please go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information

Additional information and a copy of this Form CRS can be found at www.adviserinfo.sec.gov by searching “Wealth Architects, LLC” or by contacting us at 800 West El Camino Real, Suite 201 Mountain View, CA 94040 or by phone at (650) 325-9044.

Ask one of our wealth advisors the following question:

Help me understand how these fees and costs might affect my investments. How much will fees and costs impact my investments?

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 type of conduct?

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?