

Item 1: Introduction

Wellspring Wealth Management LLC (referred to as “Wellspring Wealth” or “we,” “our,” “us”) is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Wellspring Wealth primarily provides investment advisory and financial planning services to individuals, families, trusts and estates. Our financial professionals (“Professionals”) are investment adviser representatives and registered representatives of LPL Financial LLC (“LPL”), an SEC registered investment adviser and FINRA member broker-dealer. Your Professional may offer you retirement plan consulting or brokerage services through LPL or investment advisory and financial planning services through Wellspring Wealth. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your Professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing <https://www.lpl.com/disclosures.html> and having a discussion with your Professional. You can also access free and simple tools to help you research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

Our Professionals are qualified to offer investment advisory services and retirement plan and brokerage services (through LPL as disclosed below). Each Professional generally provides access to a range of investment products, such as stocks, bonds, mutual funds, exchange-traded funds (ETFs), and life insurance. The range of investment options available to you may be limited depending on your investment size, ability to meet our minimum household value of \$1,000,000 under management, your personal suitability and other such qualifications. We encourage you to ask your Professional whether any investment limitations or account requirements apply. Furthermore, you should ask your Professional if the advice they are providing or the recommendations they offer are part of an advisory service or brokerage service. In addition, Wellspring Wealth offers the following investment advisory services:

- Investment advisory service
- Third party program or manager selection
- LPL Retirement Plan Consulting Program
- Financial planning or consulting services
- Portfolio advisement or monitoring service
- LPL sponsored or wrap fee programs

We manage accounts on either a discretionary or non-discretionary basis, as agreed to by you and your Professional. *Discretionary* means we will implement transactions without seeking your prior consent. *Non-discretionary* means we will implement transactions after receiving your consent. We monitor accounts and specific investments within accounts, on an ongoing basis to align with your investment goals. For financial planning only engagements, we will only provide ongoing monitoring if retained beyond the initial plan. We provide ongoing monitoring of the third-party program performance against certain benchmarks periodically as agreed. Household minimums may be negotiable under certain circumstances. **For additional information**, please see Items 4, 7, 8, 12 and 13 of our Form ADV Part 2A, available at: <https://adviserinfo.sec.gov/firm/summary/134834>. **For more information** regarding the LPL programs, the types of investments available in the programs and the potential conflicts of interest presented by the programs please see the program account packet (which includes the account agreement and LPL Form ADV program brochure) and the Form ADV, Part 2A of LPL or the applicable program.

Questions to 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 and Standards of Conduct

What fees will I pay?

For investment advisory services, we typically charge an ongoing three-month, *asset-based fee* of a percentage of the value of your assets in the account(s) we manage, which will be reflected in quarterly statements. The more assets you have in your accounts, the more you will pay in fees, which creates an incentive to encourage you to increase the size of your accounts.

Fixed and/or hourly fees are typically charged for financial planning and consulting services. These fees are negotiable, but generally range from \$0 to \$100,000 on a fixed fee basis and/or from \$250 to \$500 on an hourly basis. Under a Wrap Fee Program, you pay a single annualized *asset-based fee* that includes management fees and transaction fees. The number of transactions made in these accounts, as well as the commissions charged for each transaction, determines the relative cost of the Program versus paying for execution on a per transaction basis and paying a separate fee for advisory services. Other Fees and Costs: If applicable to your account, we'll charge you directly for other fees in addition advisory fees, such as fees relating to custody, trade confirmation processing, corporate actions and transfer fees, and wire fees. Generally, advisory fees don't include any brokerage commissions and other transactions costs, redemption fees, wire transfer fees, overnight check fees, account closing fees, or any other charges imposed by the administrator, custodian, or other service provider. You will pay fees and incur 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. **For additional information**, please visit <https://adviserinfo.sec.gov/firm/summary/134834> and refer to Item 5 of our ADV Part 2A and the Wrap Fee Program Brochure.

Questions to 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?

What are your legal obligations to me when providing recommendations 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 recommendations and investment advice we provide you. Here are some additional examples to help you understand what this means. We engage solicitors to recommend our management services to you at no additional cost to you. We may recommend that you use LPL as your qualified account custodian.

For additional information, please visit <https://adviserinfo.sec.gov/firm/summary/134834> and refer to Items 4, 5, 10, 12, and 14 of our Form ADV Part 2A.

Questions to ask your financial professional:

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

All of our financial professionals are paid a salary as an employee of Wellspring Wealth and may receive a discretionary bonus annually. Some financial professionals of Wellspring Wealth are also licensed insurance agents with Wellspring Associates and receive compensation when acquiring life insurance. **For additional information**, please visit <https://adviserinfo.sec.gov/firm/summary/134834> and refer to Item 10 of our ADV Part 2A and review your financial professional's ADV Part 2B Other Business Activities.

Item 4: Disciplinary History

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

Yes, one financial professional has two events that occurred over 20 years ago. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Questions to 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 advisory services, see our Form ADV brochure and the brochure supplement your financial professional provides or visit our website (<https://www.wellspringwealth.com/>). To report a problem to the SEC, you can visit www.Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

To request a copy of this Client Relationship Summary or updated information, contact our office at (770) 410-4088 or email info@wellspringwealth.com.

Questions to 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?