



## CUSTOMER RELATIONSHIP SUMMARY (FORM ADV PART 3)

### Item 1: Introduction

WALDEN WEALTH PARTNERS is an SEC Registered Investment Advisor (“RIA”) based in Ohio, serving individuals and families nationally. You can read this summary along with Walden’s Form ADV Part 2A (“Firm Brochure”) to learn what to expect from an advisory relationship with Walden Wealth Partners and discern whether we are a good-fit advisory partner for you. It is important for you to know that investment advisory and brokerage firms’ services, standards of care, and fees differ. Simple, free tools are available to help you to research firms and financial professionals at the SEC’s investor education website (<https://www.investor.gov/CRS>)

### Item 2: Relationships and Services

**Questions to ask us: 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?**

#### ***What investment services and advice can you provide for me?***

Walden Wealth Partners offers wealth planning services which include extensive financial planning and ongoing investment management tailored to your specific goals, needs and circumstances. Clients’ investment accounts are reviewed at least quarterly, and more frequently upon changes in clients’ circumstances. If we are engaged for financial planning only, we do not monitor investments. Our Team has extensive experience and credentials (CFP®, CFA, AIF, CPA-inactive, MBA) that equip us with the knowledge to provide advice on broad subject matters. As a client, you are guided through our **Go Confidently™** process to manage cash flow, savings, taxes, insurance, debt, retirement, education, investments, estate planning, and charitable giving. We work in collaboration with your accountant, attorney, insurance agent, and other professionals to optimize planning strategies.

Walden’s investment approach is highly individualized, disciplined, evidenced-based, low cost, and tax-efficient. Investment strategy results from a rigorous analysis of your life goals, financial risk capacity, emotional risk tolerance, and financial strengths and risks. We do not offer proprietary products. Walden primarily offers advice on active and passively managed mutual funds and Exchange Traded Funds (ETFs). We integrate long-owned individual stocks and other legacy investments in an effort to minimize capital gain taxes. We do not have a required minimum account size or investment amount.

Walden Wealth Partners accepts discretionary authority to determine the securities to be bought or sold without obtaining your pre-approval of each transaction. Such discretion is exercised in a manner consistent with the stated and mutually agreed investment objectives for your accounts. While less common, you may choose non-discretionary authority in which Walden obtains your pre-approval for each investment purchase or sale.

Additional information regarding services and relationships is available on Walden’s [Form ADV Part 2A, Items 4 \(Advisory Business\) and 7 \(Types of Clients\)](#).

### Item 3: Fees, Costs, Conflicts and Standard of Conduct

**Questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?**

***What fees will I pay?***

Fees for Walden's services are based on the size and complexity of your financial position and fully disclosed in a written service agreement prior to starting a relationship. Fees are paid quarterly in arrears based on a fixed amount or percentage of assets. Walden has sole discretion to make fee exceptions. In addition, you will pay fees and charges imposed by third parties, including but not limited to fees on wire transfers, securities transactions and fees charged by mutual funds and ETFs held in your portfolio. **You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the money you make on your investments. Please make sure you understand the fees and costs you are paying.** Please also see [Items 4, 5, 6, 7 & 8 of our Firm Brochure](#).

***What are your legal obligations to me when acting as my financial advisor? How else does your firm make money and what conflicts of interest do you have?***

When we act as your investment advisor, we have to act in your best interests and not put our interests ahead of yours. Walden Wealth Partners is held to a fiduciary standard throughout our entire advisory relationship with you. Walden's sole source of revenue is from fees paid by clients. We do not receive product commissions, referral, or solicitation fees. At the same time, the way we make money creates some conflicts with your interests. You should ask us about these conflicts because they can affect the investment advice we provide. Here are examples to help you understand what this means: We have access to education and analytics tools, practice management support, and other resources from the custodian we recommend. Repaying debt from investments would reduce our asset-based fee, and rollover of a 401(k) to an IRA managed by Walden would increase our asset-based fee.

***How do your financial professionals make money?***

Financial professionals earn a salary and are eligible for a bonus based on the quality of technical work and exceptional client service. There are no sales commissions or incentives. Please also see [Item 10 of our Firm Brochure](#) for additional details.

**Item 4: Disciplinary History**

***Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?***

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

No. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

**Item 5: Additional Information**

***Questions to ask us: 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?***

For additional information on our advisory services, see our Firm Brochure available at <https://adviserinfo.sec.gov/firm/summary/22658> and any individual brochure supplement your representative provides. You may request an additional free copy of this Client Relationship Summary by calling 440-248-1632.