

FORM CRS – CLIENT RELATIONSHIP SUMMARY

LODESTAR WEALTH PUBLIC BENEFIT, LLC

Lodestar Wealth Public Benefit, LLC (“Adviser”), is an investment advisor registered with the state of Massachusetts. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.

1. Types of Service and Advice Provided

As a registered investment adviser, Adviser offers its investment advisory services to retail investors for an ongoing fee based on the value of cash and investments in the account(s) either as a percentage or fixed amount. Retail investors may also select to pay an hourly fee of \$375 per hour and/or fixed planning costs ranging from \$1,000 to \$5,000 determined by the scope and complexity of the work required. A complete breakdown of fees are available in our Fee Table, Part 2 of Form ADV, and all Investment Management and Financial Planning Agreements. Our advisory services include wealth management, investment management, investment consulting, portfolio management, financial planning, consultations on wealth transfer, estate planning, retirement planning, education funding, charitable gifting, and HSA investment management and consulting. If you open an account with our firm, we’ll meet with you to understand your current financial situation, existing resources, goals, time horizons and risk tolerance. Based on what we learn, we’ll recommend a portfolio of investments that is regularly monitored (at least quarterly), and if necessary, rebalanced to meet your changing needs, stated goals and objectives.

Adviser accounts are managed on a discretionary basis which means we don’t need to call you when buying or selling in your account. Your executed Investment Management Agreement provides us discretionary authority on your account(s). This agreement will remain in place until you or we terminate the relationship. Additional information about our advisory services can be found in our Firm Brochure which is provided to you at the time of opening an account, updated and sent to you annually, and available upon request.

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 those qualifications mean?

2. Fees and Costs

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. You will be charged an ongoing fee (either fixed or a percentage of the value of your account) that is calculated annually and then collected on a quarterly basis (typically in arrears) based on the value of the investments in your account on the last day of the quarter. Our fee schedule ranges from 0.01% to 0.85% depending on the value of the investments in your account. We also provide planning and consulting services at a fixed cost of \$1,000 to \$5,000 per plan or at an hourly rate of \$375 per hour. Our fees vary, are negotiable, and can be customized depending on the size and value of your account. Our incentive is to increase the value of your account over time which will increase our fees over time.

In most cases, fees will be automatically deducted from your account.

The custodian (generally Charles Schwab & Co, Inc) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee for our investment advisory service. You could also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account.

Some investments, such as mutual funds, exchange traded funds and private investment funds charge additional fees that will reduce the value of your investments over time. You will pay fees and costs whether you make or lose money on your investments. Please make sure you understand what fees and costs you are paying. Additional information about our fees is located in our Firm Brochure, Investment Management Agreement, Financial Planning Agreement and Fee Table. Our Firm Brochure is provided to you at the time of opening an account, updated and sent to you annually, and available upon request.

Questions to Ask Us:

- Help me understand how these fees and costs will 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 do you determine what fee I will be charged?

3. Standard of Care, Duty, & Conflicts of Interest

When we act as your investment adviser, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. 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. Additional information about our conflicts of interest can be found in our Firm Brochure provided to you at the time of opening an account, updated and sent to you annually, and available upon request.

The firm's revenue is from the advisory fees we collect from your account(s) each quarter and possibly also from hourly or fixed planning fees. Our financial professionals are 1099 owner contractors of the firm and are paid quarterly based on the firm's revenue which includes the advisory fees that the firm collects from the account(s) we manage for you.

4. Legal & Disciplinary History

Lodestar Wealth does not have any legal and disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

5. Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #308028. You may also contact our firm at (800)219-4057 or info@lodestarwealth.com to talk to any one of our investment professionals or support staff.

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?

IN WITNESS WHEREOF, the client acknowledges receipt of the Form CRS

Name

Signature

Date: _____