



Investment Metrics, LLC
Doing business as Wellspring Financial Partners
Form CRS – Client Relationship Summary

August 2024

Introduction

Our firm, Wellspring Financial Partners, is an investment adviser registered with the Securities and Exchange Commission. 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.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to clients. Our advisory services include Asset Management and Financial Planning. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least annually and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance ("discretion") or buy and sell investments in your account only after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is located at <https://adviserinfo.sec.gov/firm/brochure/158872>.

What fees will I pay?

You will be charged an ongoing quarterly or monthly fee based on the value of the investments in your account. Our Investment Management fee schedule ranges from 0.25% to 0.99% and is dependent on the value of the investments in your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, on a quarterly basis, pro-rata and in arrears, and these fees will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

Our maximum flat fee is \$320 for our Financial Planning & Consulting service. We charge an upfront retainer when you sign an agreement and/or charge you when we provide a financial plan or consultation. The broker-dealer that holds your assets charges you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firm's fees for our Asset Management service.

You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, have internal costs that will reduce the actual realized return of your investments over time.

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. Please make sure you understand what fees and costs you are paying, and we are committed to making them clear and understandable.

Additional information about our fees is in Item 5 of our Firm Brochure which is located at <https://adviserinfo.sec.gov/firm/brochure/158872>.

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?

As a fiduciary when we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. Potential conflicts of interest may arise between the Client's interests and Wellspring's interests in executing transactions as an investment adviser. Clients have sole responsibility for determining whether to implement any recommendations made by representatives of Wellspring. There is no requirement that the Client implements any of the recommendations or otherwise conduct business through Wellspring.

We always act in the best interest of our clients and will continually review alternative custodial firms to determine if the services provided by Charles Schwab or recordkeeping platforms continue to meet or surpass our needs.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure which is located at <https://adviserinfo.sec.gov/firm/brochure/158872>.

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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 #158872. You may also contact our firm at (520) 327-1019 to request a copy of this relationship summary and other up-to-date information.

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?
- Help me understand how these fees and costs may 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?
- 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?