

# CLIENT RELATIONSHIP SUMMARY-SESTANTE WEALTH MANAGEMENT, LLC

## APRIL 25 2025

### INTRODUCTION

Sestante Wealth Management, LLC (“Sestante” or “we” or “us”) is in the process of registering with the Securities and Exchange Commission as an investment adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides 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 (as defined under Rule §240.17a-14 of the Securities and Exchange Act of 1934). We also offer financial planning and various administrative services to you. Depending on the service, we will discuss your financial goals, needs, and risk tolerance, help you build a portfolio of investments, and manage your portfolio on an ongoing basis. We do not require a minimum initial account value.

If you provide us with discretionary authority, we will make investment decisions for your account and buy and sell investments without having to get your prior approval for each transaction. We also offer non-discretionary services, meaning that we will discuss our investment recommendations with you, but you will make the ultimate decisions regarding the purchase or sale of investments. As part of the standard services we provide, we will regularly review the publicly-traded investments in your account and will periodically review the private investments in your account, if any.

For more information regarding all of our services, please refer to Item 4, 8 and 13 in our [Part 2 Brochure](#).

**Ask us: *Given my financial situation, should I choose an investment advisory service? Why or why not?***

**Ask us: *How will you choose investments to recommend to me?***

**Ask us: *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?***

### WHAT FEES WILL I PAY?

We typically charge you an annual management fee based on assets under management. Certain clients are also charged an additional or stand-alone fixed monthly fee for that is negotiated based on the level and type of services we provide. Fees are charged quarterly either at the beginning of the quarter or the end of the quarter depending on the terms of your agreement. If you invest in third-party mutual funds, venture capital funds, or investment funds, you will be charged investment advisory fees and/or performance-based fee by managers of those funds.

You will be charged additional fees and/or expenses by third parties that include, but are not limited to, custodial fees, brokerage fees and transaction fees.

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. Additional information is available by reading Item 5 and 6 in our [Part 2 Brochure](#).

**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?***

## 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. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what that means.

- Sestante's owners are also the principal owners of Sestante Capital Management, LLC ("SCM") and Sestante Capital Advisors, LLC ("SCA")(collectively, the "family offices"), which are investment advisers relying on the family office exemption. Certain Sestante employees provide services to the family offices. Those employees spend time during the day providing services to the family offices. In addition, Sestante has many clients, which means that our financial professionals have a conflict in allocating time and investments to different clients of both Sestante and the family offices. To address these conflicts, we have policies and procedures in place to make sure that you are treated fairly among our other clients.
- Sestante will receive a higher fee amount for larger accounts and have an incentive to allocate more profitable investment opportunities to those larger accounts. To address this conflict, we allocate investment opportunities across all our clients on a fair and equitable basis and in a manner consistent with your investment objectives.
- Sestante employees are permitted to invest in the same securities as you. To mitigate this conflict, employees must receive pre-approval, trading is continually monitored, and all of our clients must receive full allocations for their desired investments in that security first.

For additional information and conflicts, please refer to Item 10 of our [Part 2 Brochure](#).

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

## HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid from the management fees you and other clients pay based on account size.

## DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. In 2000 and 2003, Dan White disclosed customer complaints alleging unsuitable recommendations, and unsuitable and excessive activity, respectively. Mr. White denies all allegations. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research Sestante and its financial professionals.

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

## ADDITIONAL INFORMATION

For additional information, please contact us at 619-268-6279 for up-to-date information and to request a copy of this relationship summary.

***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?***