North Berkeley
WEALTH MANAGEMENT

Invest in Living

Form CRS

Client Relationship Summary

Introduction

Our firm, North Berkeley Wealth Management, 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 Investment 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.

Our advisory agreement allows us to buy and sell investments in your account without asking you in advance ("discretion"). Any limitations will be described in the signed advisory agreement. We will have discretion until notified otherwise in writing the or until advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

Our firm generally requires a minimum account balance of $1,000,000 to open and maintain a relationship for our Investment Management service. Exceptions can be made on a case-by-case basis.

Additional information about our advisory services is located in Item 4 of our Firm Brochure.

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?

What fees will I pay?

Our maximum Investment Management annual fee is 1.00% of the assets we manage, subject to a minimum fee of $10,000 annually. The more assets you have in your advisory accounts, the more you will pay us; we therefore have an incentive to increase the assets in your advisory accounts. Our fees are negotiable in certain circumstances. Our firm's fees will be automatically deducted from your advisory account, which 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 hourly rate is $295 for our Financial Planning & Consulting work that goes beyond the scope of our standard services. In any case where this hourly rate might apply, we will first get your signed approval of an estimate of the total scope and fee.

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 Investment 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, charge additional fees that will reduce the value of your investments over time.

In certain cases, we select third party money managers, sub-advisers, and/or separate account managers who will assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and agreement.

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 about our fees is in Item 5 of our Firm Brochure.

Questions to Ask Us

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?

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.

An example of this is how we handle employee trading in their own accounts: The partners and employees of North Berkeley Wealth Management generally invest their portfolios according to the same investment strategy and using the same set of investments recommended to Clients. They are generally therefore permitted to buy and sell the same securities that are recommended to Clients, but priority is given to Client orders, and if any conflict of interest occurs, the Client's interest prevails.

Additional information about our conflicts of interest is in Item 11 of our Firm Brochure.

Questions to 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 compensated primarily with a salary, as well as bonuses that are based on the growth of overall firm revenue and referral of new clients.

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 www.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 #136431. You may also contact our firm at (510) 528-5820 to request a copy of this relationship summary and other up-to-date 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?