



S.J. Boyle Wealth Management Relationship Summary

April 14, 2021

This is the Client Relationship Summary for SJ Boyle Wealth Planning LLC, a Registered Investment Adviser in the states of New Hampshire and Vermont. These registrations do not imply any level of skill or training. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences. Free and simple tools are available to you to research firms and financial professionals at <https://www.investor.gov/CRS> which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can SJ Boyle Wealth Planning provide me?

The investment advisory services we provide to retail investors include: a comprehensive service combining financial planning and portfolio management; and we also provide divorce financial planning services separately. Our comprehensive management service provides continuous monitoring of your investments. In our comprehensive service, we take discretionary authority in your account(s), which allows us to buy and sell investments in your account without asking you in advance. We also accept non-discretionary trading authority in certain comprehensive service engagements which require us to obtain your consent before executing any trades in your account, i.e., you make the ultimate decision regarding the purchase or sale of investments in your account if you choose a non-discretionary account. You may place reasonable restrictions on our authority in our portfolio management service. If you hire us solely for divorce financial planning, we will not place any trades on your behalf. We have a minimum account size of \$500,000 for our comprehensive service. This amount may be waived or reduced at our sole discretion.

For more information, please review our disclosure brochure, which is available here
<https://adviserinfo.sec.gov/firm/summary/174158>

What fees will I pay?

We charge a percentage of assets under management for our comprehensive service assessed on a quarterly basis, in advance. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. There is a minimum fee associated with our service. We charge an hourly fee for our

divorce financial planning services, we collect a prepaid fee at the initial conference, and the firm will assess its fees against the prepayment as they are earned. You will also incur other fees, which may include brokerage fees, management fees for mutual funds and ETFs, custodian fees, retirement account fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; SJ Boyle Wealth Planning, LLC does not receive any of these 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. For more information, please review our disclosure brochure, which is available here:

<https://reports.adviserinfo.sec.gov/reports/ADV/174158/PDF/174158.pdf>

When we act as your investment adviser, we must 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 that we provide you. Here are some examples to help you understand what this means. While SJ Boyle Wealth Planning LLC works to minimize conflicts with clients, simply setting a fee for our services creates a conflict; we have an incentive to increase your assets under our management to increase our fee. For more information, please review our disclosure brochure, which is available here:

<https://adviserinfo.sec.gov/firm/summary/174158>

Our firm's only compensation comes from our advisory fees. No one at the firm is compensated based upon the amount of client assets they service, the time and complexity required to meet a client's needs; or a product sold (i.e., differential compensation); or product sales commissions.

We have no legal or disciplinary history. Feel free to review <https://www.investor.gov/CRS> free and simple search tool that allows you to research your financial professionals.

You can find more information about our investment advisory services here:

<https://adviserinfo.sec.gov/firm/summary/174158>.

You can also contact Sally Boyle at **603-277-9953** or **sboyle@sjboylewealthplanning.com** if you have any questions or to request a copy of our Relationship Summary or Firm Brochure.