
Introduction

Towercrest Capital Management, LLC is registered with the Securities and Exchange Commission as an investment adviser. It is important for you to understand how advisory and brokerage services and fees differ in order for you to determine what is right for you. Free and simple tools are available to research firms and financial professionals at 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 offer investment advisory services to individual investors, which principally include financial planning and investment management (which we collectively refer to as wealth management). When we provide investment management services, we generally manage assets on a discretionary basis. Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by any restrictions you set. We will meet with you to understand your current financial situation, goals, and risk tolerance. We will offer you advice on a regular basis. Our advice is not limited to certain types of investments. We are generally a best fit for clients with more than \$250,000 to invest. This minimum can be waived at our Firm's discretion. Regular monitoring of your account(s) is included as part of our standard advisory services, with reviews typically occurring on a daily basis. More detailed information about our services may be found in Items 4 and 7 of our [Form ADV Part 2A brochure](#).

What fees will I pay?

Individual investors will generally incur management fees based on a percentage of your assets under our management (which generally range from 0.50% to 1.00% per annum), subject to a minimum annual fee of \$2,500. Management fees are generally billed quarterly in advance. All fees are negotiable and specifically described in your investment advisory agreement. In addition, individual investors will also generally incur the following fees and costs charged by third-parties: custodian fees, bank wire fees, product expenses such as internal expense ratios, and transaction charges. When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). 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. More detailed information about our fees and costs may be found in Item 5 of our [Form ADV Part 2A brochure](#).

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 this means.

The custodian(s) we recommend provide us various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 12 of our [Form ADV Part 2A brochure](#).

How do your financial professionals make money?

Our financial professionals are compensated based on the amount of client assets managed. Our financial professionals are not compensated based on the sale of a particular product and do not earn commissions.

Do your financial professionals have a legal or disciplinary history?

No. You may visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research you and your 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 #152069. You may also contact our firm at (215) 809-2000 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?
- 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?