

AWP Financial Customer Relationship Summary Form CRS

Date: January 1, 2022



Item 1 – Introduction

AWP Financial (“AWP”) is registered with the State of New Hampshire as an Investment Adviser.

Brokerage and investment advisory services and fees can vary, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at <http://www.investor.gov/crs> which provides information to educate retail investors about financial professionals.

Item 2 – Relationship & Services

What investment services and advice can you provide to me?

AWP offers the following principal investment advisory services to retail investors. AWP provides investment discretion for the following services. If you invest on a discretionary basis, AWP will buy and sell investments in your accounts in accordance with your stated investment guidelines without requiring your pre-approval. AWP will have discretion until the advisory agreement is terminated or until you notify AWP in writing.

- Financial planning
- Retirement planning
- Portfolio management
- Buying and selling securities
- Estate planning
- Investment recommendations
- Personal investment strategies

If you open an advisory account with AWP, AWP will discuss your current financial situation, existing resources, goals and risk tolerance. Based on our needs, AWP will recommend a portfolio of investments that is monitored and rebalanced quarterly to meet your needs and stated investment objectives as needed.

If this form is not accompanied by a Form CRS for a Broker-Dealer, your investment professional is unable to offer brokerage services. This creates a material limitation as to the types of accounts that your investment professional can offer.

For additional information including minimum investment amounts, please see <https://www.adviserinfo.sec.gov/> for our Form ADV Part 2A disclosure brochure (Items 4 and 7 of Part 2A).

Conversation starters. Ask your financial professional:

- *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 these qualifications mean?*

Item 3 – Fees, Costs, Conflicts & Standard of Conduct

Our fees can be assessed quarterly and are disclosed in our regulatory filings, specifically Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Item 5. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

If our firm charges you asset based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.

There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will be deducted from your advisory account, which will reduce the value of your advisory account. Examples of the most common fees and costs are custodian fees, transaction fees and commissions, insurance fees and mutual fund 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:

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Item 5) which can be found at <https://www.adviserinfo.sec.gov/>

Conversation starters. Ask your financial professional:

- *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, our fiduciary duty requires us to act in your best interest and not put our interest ahead of yours. At the same time, the way we earn fees creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice AWP provides to you. Here is an example to help you understand what this means: AWP makes money by providing advisory services to you that and therefore have an incentive to offer these services to you.

Conversation starters. Ask your financial professional:

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

Additional information:

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5) which can be found at <https://www.adviserinfo.sec.gov/>.

How do your financial professionals make money?

AWP financial professionals are compensated by AWP. AWP is compensated based on revenue AWP earns from the management of client accounts.

Item 4 – Disciplinary History

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

No. To view disciplinary history visit <http://www.investor.gov/crs/> for a free and simple search tool to research AWP and our financial professionals.

Conversation Starters. Ask your financial professional:

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

Item 5 – Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting <http://www.americanwealthprotection.com/> or calling us at 603-552-5244 or by visiting the SEC's website at <http://www.adviserinfo.sec.gov/>.

Conversation starters. Ask your financial professional:

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?