

CORIENT PRIVATE WEALTH LLC

CLIENT RELATIONSHIP SUMMARY – Form CRS (March 31, 2025)

Corient Private Wealth LLC (“Corient”) is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Corient offers portfolio management, financial and wealth planning advisory services, as well as family office and tax services through our affiliates. Corient Private Wealth Advisors (“Wealth Advisors”) provide tailored investment management services taking into consideration each client’s individual needs and circumstances before making any recommendations. These tailored services are developed through in-depth discussions and a financial planning process in which goals and objectives are established based on each client’s unique circumstances. Clients may request reasonable restrictions regarding the management of their accounts including restricting certain securities or types of investments by providing written instructions to their Wealth Advisor. Wealth Advisors manage client accounts on a discretionary and non-discretionary basis depending on the needs of the client. When managing accounts on a discretionary basis, the client grants Corient and the Wealth Advisor the authority, through their Wealth Management Agreement (“WMA”) to determine the specific securities to be purchased or sold without prior client consent. Corient also provides non-managed advisory services to clients, including financial planning, reporting, and consulting services for a fixed-fee or hourly rate as agreed upon. In these cases, Corient and the Wealth Advisor have no investment discretion over the client assets but solely provide investment portfolio recommendations or advice but do not direct the trading. Corient offers a wide range of internally managed strategies, as well as, third party, separately managed account (“SMA”) solutions and mutual fund and exchange traded fund (“ETF”) models. Corient does not have a strict minimum client account size. Corient strategies have account minimums ranging from \$250,000 to \$5 million.

For additional information about our services, please see *Items 4 and 7 of our Form ADV Part 2A*.

Conversation Starter: Ask you financial professional:

Given my financial situation, should I choose investment advisory services? Why or why not?

How will you choose the investments to recommend to me?

What is your relevant experience, including your licenses, education, and other qualifications?

What do these qualifications mean?

What fees will I pay?

Your fees and costs are determined at the time you sign your Wealth Management Agreement (“WMA”), so please ask your Wealth Advisor about the specific fees and costs applicable to you. Corient charges a fee for assets under management and/or advisement. Other arrangements may be negotiated that include flat fee or hourly arrangements. Fees are billed quarterly in advance based on the account value on the last day of the prior period. As a result, the more assets in an account means more fees. This creates an incentive for Corient to encourage clients to increase the amount of assets in an account. In addition, clients will incur separate fees by the custodian for transfers, buying and selling securities and other custodian 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. More detailed information about fees and costs can be found in Item 5 of our Form ADV Part 2A brochure.

Conversation Starter: Ask you 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 Corient 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 we provide you.

Corient along with our affiliates offers a variety of services in addition to advisory services. Corient and/or an affiliate may receive additional fees for these services. When a Wealth Advisor recommends services or investments sponsored by affiliates, the overall fees paid to the client may increase. Even if Corient does not directly receive or share in fees, which will be disclosed at the time of the recommendation, this creates a conflict of interest for employees who have a direct equity interest in CI Financial and or Corient Partners or any of its affiliates to recommend an affiliated service or fund over another. As a result, the overall fees paid by the client may be higher when an employee recommends an affiliated adviser, service, or registered fund. Corient has arrangements with certain custodians that Corient pays to refer business to us. Therefore, Corient has an incentive to recommend that clients use these custodians.

Conversation Starter: Ask you financial professional:

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

The amount of compensation your Wealth Advisor earns varies. Please speak with your Wealth Advisor about whether he or she receives any additional compensation. Wealth Advisors are eligible to receive additional compensation for the following activities: referring clients to Corient affiliates to receive services, recruiting new clients and maintaining existing clients with revenue retention. Additional compensation payments may take various forms, including cash bonuses, equity or notional instruments and recruitment compensation, including in the form of forgivable loans. The foregoing types of additional compensation are contingent on production levels and continued association with Corient. Such payments may also be substantial relative to your Wealth Advisor's base compensation. As a result, your Wealth Advisor has a financial incentive to recommend that clients establish and maintain accounts with Corient.

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

Yes, please refer to the Investor.gov/CRS website for a free and simple search tool to research Corient and our Wealth Advisors.

Conversation Starter: Ask you financial professional:

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

For additional information about the investment advisory services provided by Corient, we encourage you to contact your Wealth Advisor. If you would like to request a copy of our Client Relationship Summary or Form ADV, please contact us directly at (305) 735-2020.

Conversation Starter: Ask you financial professional:

Who is my primary contact person? Is he or she a representative of an investment adviser?

Who can I talk to if I have concerns about how this person is treating me?