

Form CRS - Customer Relationship Summary Harlow Wealth Management, Inc.

Harlow Wealth Management, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. 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 www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide investment management and financial planning services to clients.

When providing portfolio management services, we may manage accounts internally, may manage accounts with a co-advisor, or may recommend the use of third party investment managers. When managing internally, we generally have discretion to make investment decisions and are responsible for monitoring and reporting. When a co-advisor or third party investment manager is used, they have the discretion to make investment decisions and are responsible for reporting, while we provide ongoing oversight. We do not sell proprietary investment products or limit clients to certain types of investments. Portfolio management services are tailored to your individual needs and you may impose restrictions related to level of discretion granted, the types of investment used, etc. We generally require a minimum account size of \$250,000 but may accept smaller engagements. Minimums required by outside providers vary.

When providing financial planning, we provide advice in areas such as taxes, retirement, estates, insurance, etc. Services are provided on an as needed basis and you decide whether to implement our recommendations. Written plans are included in some situations.

For additional information about the services we provide, please see Item 4 of our Form ADV Part 2A Brochure at www.harlowwealth.com.

Key questions to 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?

What fees will I pay?

For investment management engagements, you pay an ongoing asset based fee. Asset based fees give an advisor an incentive to increase the assets in a client account since the more you have in an account, the more you will pay. Your fee may be deducted from your account either monthly or quarterly in advance or arrears depending on the platform used. Our fees are separate from brokerage charges, custodial fees, mutual fund or ETF expenses, taxes, or other fees charged by outside parties, although brokerage charges may be included on some platforms. When a co-manager or third party manager is used, the overall fee you pay is split between us and that manager.

Financial planning services are provided at no extra charge as part of an ongoing investment management engagement.

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 additional information about the fees we charge, please see Item 5 of our Form ADV Part 2A Brochure at www.harlowwealth.com.

Key questions to 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, 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 affect the investment advice we provide you. Here are some examples to help you understand what this means.

Some firms earn incentives for using proprietary products in client accounts and some firms trade investments from their own inventory with their clients. We do not engage in these activities. We do however share revenues when using outside managers with whom we have arrangements which is a conflict of interest. We also receive some non-monetary benefits from our custodians and providers to whom we direct business and the receipt of these benefits is also a conflict.

For additional information about our custodial arrangement and arrangements with outside parties, please see Items 4, 5, 10, 12 and 14 of our Form ADV Part 2A Brochure at www.harlowwealth.com.

Key questions to ask your financial professional:

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 with base salary, revenue sharing, and insurance sales commissions. Our financial professionals may receive compensation for insurance sales but do not receive economic benefits or other compensation from outside parties for investment sales.

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

Certain individuals do but others do not. Visit Investor.gov/CRS for a free and simple search tool to research us and our professionals.

Key questions to ask your financial professional:

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

Where to go for additional information

Please visit our website at www.harlowwealth.com or contact us at 360-573-2522 for a current copy of this summary, for our Form ADV Part 2 Brochure, or for additional information about our firm.

Key questions to 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?