Form ADV, Part 3: FORM CRS
March 21, 2025

Introduction

Bernardo Wealth Planning, LLC ("BWP") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

BWP offers investment advisory and financial planning services to individuals, high net-worth individuals, retirement plans, and businesses.

Financial planning services typically includes discussing financial objectives, identifying financial issues, cash flow management, tax planning, investment review and advice, education funding planning, retirement planning, insurance needs review and advice and estate planning. Clients will be requested to provide documents including personal information, income, expenses, taxable and retirement investments, insurance, tax and other necessary information. BWP will then analyze the information and prepare a written plan for client review.

Investment advisory services are offered on a discretionary and non-discretionary basis. BWP requires each client to place at least $250,000 with the firm. This minimum may be waived at the discretion of BWP. BWP utilizes a financial plan to guide investment decisions to ensure they are within the client's investment objectives. In the event that a financial plan is not in place, BWP will gather client investment objectives and information through a risk assessment questionnaire and/or client dialogue. Clients may at any time place restrictions on the types of investments we may use on your behalf, or on the allocations to each security type. If BWP provides asset management services on a non-discretionary basis means we will manage the clients' accounts as we do for our discretionary clients, except we will consult with the client prior to implementing any investment recommendation.

BWP may provide non-discretionary advice to plan sponsors in the selection of the plan investment options in accordance with the plan's objectives, review of service providers, as well as the ongoing monitoring of those options to assist the plan sponsor in determining when changes to these options are needed.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients, which can be found by CLICKING HERE.

- ***Questions to Ask Your 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?

Asset management fees vary from 0.00% to 2.00% per year. Fees are negotiable, and the fee range stated is a guide. The fee chosen within that range is determined in part by the nature of the account, including the size of the account, complexity of asset structures, the nature of the ongoing financial planning work needed for that particular client, and the complexity of the portfolio. However, such accounts are still subject to a minimum fee of between $45 and $60 per year. This minimum fee is intended to cover BWP's cost of maintaining each account's information with its client account management software. Asset management fees do not include other fees that can be associated with holding and investing in securities, such as transaction fees for the purchase or sale of a mutual fund or Exchange Traded Fund, or commissions for the purchase or sale of a stock.
BWP has an agreement to establish investment advisory accounts directly through American Funds in their F2 advisory share class funds. The fee for such accounts is 0.75% per annum. The fees for these accounts are non-negotiable.

For plan sponsors, fees for consulting on retirement plan options vary from 0.10% to 1.00% per year. Fees are negotiable and will be determined by the scope and nature of the services provided the size of the account, the complexity of the plan document and other factors.

There are a number of other fees that can be associated with holding and investing in securities. Expenses of a mutual fund or ETF will not be included in management fees, as they are deducted from the value of the shares by the manager. 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 specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation by CLICKING HERE.

- ***Questions to Ask Your 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 can affect the investment advice we provide you.

For example, certain professionals of BWP are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for BWP clients, and will receive customary commissions for these transactions in addition to any compensation received in their capacity as an employee of BWP. These professionals have the incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. BWP attempts to mitigate this conflict of interest by disclosing the conflict to clients, and informing the clients that they are always free to purchase insurance products through other agents that are not affiliated with BWP, or to determine not to purchase the insurance product at all.

For more specific information regarding compensation and conflicts, please refer our Disclosure Brochure, the ADV Part 2A under Item 10 Outside Affiliations by CLICKING HERE.

- ***Questions to Ask Your Professional:***
  - ***"How might your conflicts of interest affect me, and how will you address them?"***

How do your financial professionals make money?

Financial professionals of BWP are paid a portion of the advisory fees collected from clients. Financial professionals that are also registered representatives of the unaffiliated broker-dealer will be paid commissions on the transactions. Financial professionals are not rewarded sales bonuses.

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

No. Free and simple tools are available to research firms and financial professionals at https://www.investor.gov/CRS.

- ***Questions to Ask Your Professional:***
  - ***"As a financial professional, do you have any disciplinary history? For what type of conduct?"***

Additional Information

Additional information about our investment advisory services can be found at https://www.BernardoWealthPlanning.com or by CLICKING HERE. A copy of our relationship summary can also be requested by calling (267) 500-1080.

- ***Questions to Ask Your 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?***