

**Introduction**

Our firm, Bond & Devick Wealth Partners, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.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 are a registered investment adviser that offers investment advisory services, including Comprehensive Portfolio Management, Wrap Comprehensive Portfolio Management, Asset Management, and Financial Planning & Consulting, to clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored on an ongoing basis, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We disclose in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance ("discretion") or only buy and sell investments in your account after receiving your permission ("non-discretion"). If non-discretion is selected, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments. Our Wrap Comprehensive Portfolio Management service is not offered to new clients except for non-profit charity organizations.

We require a minimum account balance of \$1,000,000 for our Comprehensive Portfolio Management and Wrap Comprehensive Portfolio Management services and a minimum account balance of \$500,000 for our Asset Management service. We may make exceptions to these minimums on a case-by-case basis for active accumulators.

Financial Planning & Consulting is included in our Comprehensive Portfolio Management and Wrap Comprehensive Portfolio Management services for no additional fee. Financial Planning & Consulting is also offered as a separate service for a flat or hourly fee. We do not monitor your investments for the Financial Planning & Consulting service.

*Additional information about our advisory services is in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/283682>.*

**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?

**What fees will I pay?**

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our maximum annual fee is 1.25% for our Comprehensive Portfolio Management and Wrap Comprehensive Portfolio Management services. Our maximum annual fee is 1.00% for our Asset Management service.

Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our firm's fees will be automatically deducted from your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

Our flat fees range from \$750 to \$50,000 and our maximum hourly rate is \$350 for our Financial Planning & Consulting service. We charge you when we provide a financial plan or consultation.

The custodian that holds your assets may charge you a transaction fee when we buy or sell certain investments for you. The custodian's transaction fees are in addition to our firm's fees for our Comprehensive Portfolio Management and Asset Management services. We pay the custodian's transaction fees charged to legacy clients and non-profits participating in our Wrap Comprehensive Portfolio Management service. We have an incentive to recommend assets without transaction fees for our wrap service in order to reduce the amount of the custodian's transaction fees that we will have to pay for participating clients.

You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, and exchange traded funds, charge additional fees. In certain cases, we may select third party money managers who assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV or agreement. 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 about our fees is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/283682>.*

**Questions to Ask Us:**

- 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?

**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:*

Since we recommend third party money managers to assist with managing certain accounts, we have an incentive to recommend a manager who shares a larger portion of their advisory fee with us than other managers.

*Additional information about our conflicts of interest is in Items 5 and 10 of our Firm Brochure and Item 9 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/283682>.*

**Questions to Ask Us:**

- 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 a salary based on the fees that our firm earns from our clients. Unlike registered representatives of a broker-dealer who receive a commission every time they buy or sell an investment in a brokerage account, we do not receive any commissions.

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our 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](https://www.adviserinfo.sec.gov) by searching CRD # 283682. You may also contact our firm at (952) 591-0113 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:**

- 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?