

March 26, 2026

Item 1. Introduction

Bartlett & Co. Wealth Management LLC (“Bartlett”) is registered with the United States 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](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2: What investment services and advice can you provide to me?

Bartlett provides wealth management services to retail investors, both families and individuals. The principal service we offer is wealth advisory services, which includes investment management and financial planning. We can also provide either investment management or comprehensive financial planning on a standalone basis. We recognize that you have goals and your wealth has a purpose. We tailor your wealth management services to match your financial situation and investment objectives. We monitor the holdings and performance of your account on an ongoing basis, provide you with periodic reports regarding your account and meet to discuss your goals. We provide investment management services on a discretionary basis. This means we are authorized to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be affected. However, there are certain clients for which we provide investment management services on a non-discretionary basis, which means you make the ultimate decision to buy or sell an investment. We do not limit our investment management services or financial planning services to proprietary products. In addition, we generally do not limit the types of investments we utilize for clients. We consistently utilize individual debt and equity securities, mutual funds, and exchange traded funds. We require a minimum annual fee to be negotiated between the client and their adviser. We reserve the right to accept or decline a potential client for any reason in our sole discretion. We generally require a minimum relationship size of \$2,000,000 but will agree to manage smaller relationships at our sole discretion.

For additional information, please refer to our [Form ADV Part 2A Brochure](#), especially [Item 4 Advisory Business](#), [Item 7 Types of Clients](#), [Item 13 Review of Accounts](#) and [Item 16 Investment Discretion](#). Brochure available online at adviserinfo.sec.gov/firm/summary/292246.

Questions to Ask Us:

Given my financial situation, should I choose an investment advisory service? 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?

Item 3 (part 1): What fees will I pay?

For investment advisory services we charge a fee based on assets we manage. This is billed on a quarterly basis. For an asset-based fee, the more assets that are in a client’s advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in his or her account. For standalone financial planning services, we charge a first-year fixed fee and annual fixed fee. The first-year fixed fee is billed one half (50%) at the beginning of the engagement and one half (50%) at your receipt of the written financial plan. The subsequent ongoing annual fixed fee is billed monthly unless otherwise negotiated with the client.

In addition to Bartlett’s fees you will be responsible for other fees and expenses, such as transaction charges and fees/expenses charged by any custodian of your account, subadvisor, mutual fund, exchange traded fund, separate account manager and any taxes or fees required by federal or state law. 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, see [Item 5 Fees and Compensation](#) of our [Form ADV Part 2A Brochure](#). Brochure available online at adviserinfo.sec.gov/firm/summary/292246.

Question to Ask Us:

Help me to 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?

Item 3 (part 2): 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 to you. For example, we receive various benefits and services from custodians that we may recommend to you, and we utilize unaffiliated third-party solicitors to solicit prospective clients and pay such solicitors a percentage of the fees earned from these solicited clients. For additional information, please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 5 Fees and Compensation](#), [Item 10 Other Financial Industry Activities and Affiliations](#), [Item 12 Brokerage Practices](#), and [Item 14 Client Referrals and Other Compensation](#). Brochure available online at adviserinfo.sec.gov/firm/summary/292246.

Question to Ask Us:

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

Item 3 (part 3): How do your financial professionals make money?

Our financial professionals are paid pursuant to a combination of salary and a bonus structure. The bonus structure takes into consideration factors such as the amount of client assets they service, new clients obtained and/or an increase in client assets supervised by the professional, the time and complexity required to meet a client's needs, and the individual's contributions to the success of the firm during the course of the year. This creates a conflict of interest since the firm charges an asset-based advisory services fee, and the more assets you have in your account the more you will pay in fees and, therefore, the firm and the financial professional have an incentive to encourage you to increase the assets in your account. A number of our financial advisors may be eligible for additional compensation from our indirect parent company, Focus Financial Partners, LLC (or one of its affiliates), depending on the performance of Bartlett. Eligibility will be determined based on all or a portion of Bartlett's annual revenues and earnings. This potential for increased compensation provides an incentive for these financial advisors to encourage you to maintain and even increase the size of your investment account with us. See Item 5 of your financial advisor's Form ADV Part 2B Brochure Supplement for more information about your individual financial advisor's compensation. Brochure available online at adviserinfo.sec.gov/firm/summary/292246.

Item 4: Do you or your financial professionals have a legal or disciplinary history?

Firm - No. Financial Professionals – Yes. You can visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Item 5: Additional Information

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact 513-621-4612.

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 a person is treating me?

