Form ADV Part 3 – Client Relationship Summary

Introduction

Osprey Private Wealth LLC ("Osprey") 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, which also provides educational materials about broker dealers, investment advisors, and investing.

What investment Services and Advice can you provide me?

Our firm primarily offers the following investment advisory services to our clients 1. portfolio management (we review your portfolio, investment strategy, and make investments) and 2. financial planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, we monitor client accounts regularly. Our firm offers discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments). We limit some of the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Osprey generally requires a minimum account or relationship size of $1,000,000 but may make exceptions to this requirement for certain client relationships, or under other circumstances. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7.

Conversation Starters - 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?

You will pay an asset-based fee for Investment Supervisory services the details of which are disclosed in our Form ADV, Part 2A, Item 5 under the fee section. The more assets there are in an investor's account, the more an investor will pay in fees and Osprey may therefore have an incentive to encourage the investor to increase the assets in their account. Client fees are payable in advance and are based on the value of your account at the end of the previous month. Your fee may also be fixed or negotiable depending upon the relationship. You may also be subject to fees imposed by other parties independent from Osprey. These fees may be imposed by certain investment products such as mutual funds, ETFs and Closed End Funds. These additional fees are exclusive of and in addition to our compensation. 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.

Conversation Starters – 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 advisor? How else does your firm make money and what conflicts of interest do you have?

When we 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.

Our firm's only source of revenue is the fees we charge to our customers.

Conversation Starter - 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?

Fees are earned for managing client assets. Our Financial Professionals are paid a percentage of the fees that are earned. Please refer to the firm's ADV Part 2A, Item 5 for the fee schedule.

Do your financial professionals have legal or disciplinary history?

Our financial professionals do not have any disciplinary history.

Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter – Ask your financial professional.

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

Additional Information

For additional information about our services, please request a copy of Osprey's Form ADV, Part 2A. If you would like additional, up-to-date information or a copy of this disclosure, please call (646) 907-5800.

Conversation Starter – 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?**