Relationship Summary

Barnhart Wealth Management LLC (doing business as On Point CRNA) 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?

We offer investment advisory services to retail investors, which principally include individuals and high-net-worth individuals (in addition to associated trusts, estates, and business entities). Our discretionary authority to buy, sell, and otherwise transact in securities in your accounts is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. Our advice is not limited to certain types of investments. When rendering financial planning services (which is typically provided in connection with investment management services (collectively, our On Point+ services) and not as a standalone service), we will evaluate and make recommendations with respect to various financial planning topics that are relevant to the particular client. Such topics can include, for example, business planning, retirement planning, education savings, cash flow management, debt reduction, estate planning, insurance needs, risk mitigation, tax planning, charitable giving strategies, and/or financial goal tracking. Implementation of our recommendations will be at the discretion of the client. We do not offer proprietary products. We do not have a minimum account size or investment amount to retain or maintain our advisory services.

Regular monitoring of your accounts is included as part of our standard investment management services, with reviews typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

More detailed information about our services may be found in Items 4 and 7 of our Form ADV Part 2A brochure, available at https://adviserinfo.sec.gov/firm/brochure/312142.

Conversation Starters	● “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?

Retail investors will generally incur the following fees charged by us: (i) an annual asset-based fee that generally ranges between 0.40% and 1.20% of assets designated to be under our management, advisement, and/or supervision, and, if you are receiving our OnPoint+ services, (ii) a flat fee that typically ranges from $100 to $300 per month. Fees are deducted in arrears on a monthly basis from your assets, and asset-based fees are based upon the total market value of such assets designated to be under our management, advisement, and/or supervision as of the last business day of the calendar month. Alternatively, clients may elect to pay advisory fees by electronic funds transfer or check. To the extent a third-party adviser is utilized, additional asset-based fees shall also apply. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, and transaction charges.

When we charge an asset-based fee, the more assets there are in your accounts, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your accounts. When we charge flat fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation.

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.

More detailed information about our fees and costs may be found in Item 5 of our Form ADV Part 2A brochure.

Conversation Starter	"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. Here are some examples to help you understand what this means.

The custodian(s) we recommend provides us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 12 of our ADV Part 2A brochure.

To the extent we refer you to an independent and unaffiliated third-party investment adviser, we will generally receive compensation from such third-party adviser in consideration of the referral. This creates an incentive for us to refer you to such third-party advisers. To learn how we address this incentive, please refer to Item 14 of our ADV Part 2A brochure.

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

More detailed information about our conflicts of interest may be found in our Form ADV Part 2A brochure.

How do your financial professionals make money?

Our financial professionals are compensated based on a customary salary and bonus that are derived from the fees paid by our clients. They are not compensated based on the sale of a particular product and do not earn commissions.

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

No. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting https://www.barnhartwealth.com/, emailing benjamin@barnhartwealth.com, or calling (586) 277-0722.

Conversation Starter	"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?"