

Item 1: Introduction

CP Client Solutions (“we” “us” “our” or “CPCS”) is registered with the Securities Exchange Commission (“SEC”) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (“FINRA”). CPCS is an affiliate of Cerity Partners LLC (“Cerity Partners”), a registered investment adviser. Registration does not imply any level of skill or training. Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationship and Services

What investment services and advice can you provide me?

CPCS offers limited brokerage services to high net worth and retail investors. Our primary role is to facilitate the purchase and sale of variable life insurance and variable annuities (“variable products”) private placement life insurance, and private placement annuities based on your instructions. These are offered in conjunction with our affiliated insurance agency CP Risk Management Services LLC. We only work with companies A-rated and above at the time of offer, and we confirm these ratings with major reporting agencies. CPCS does not offer proprietary products. In offering variable products, we have not reviewed all available insurance companies or other products available in the marketplace. Variable products available through us may be limited and certain eligibility criteria may apply. Unless we agree otherwise, we act as your broker, and not as your investment adviser or a fiduciary.

We customize our services to clients’ individual needs by determining your specific goals, objectives, risk tolerance, time horizon, investment restrictions, financial needs, and other factors that affect the financial advice you receive. If you are a client of our affiliate, Cerity Partners, we may use materials collected by Cerity Partners or other of our advisory affiliates in determining what insurance or annuities may be suitable to offer to you. CPCS will present you with investment options and will seek and obtain authorization from you prior to implementing our recommendations. CPCS will not continuously monitor your investment in applicable sub-accounts.

- Given my financial situation, should I choose a brokerage 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?

To start and maintain a brokerage relationship with CPCS, clients generally must have a net worth over \$1,000,000 or an annual income of over \$200,000 for each of the past two years. These minimums may make our services impractical for certain individuals or entities. We may waive these requirements at our sole discretion.

Item 3: Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay and how do your financial professionals make money?

When you purchase a variable product, you will pay a premium to the issuing insurance company based on factors including the company, product, and the amount of the policy. Premiums are payable in accordance with the terms of your policy. For most variable products we sell, the insurance company

pays commissions to CPCS directly or indirectly from variable products' fees and costs. CPCS' earns higher commissions on variable products with higher premiums, with rates varying by carrier and product, incentivizing recommendations for higher-paying compensation. Additional fees may apply if you surrender a variable product during its surrender charge period, and withdrawals beyond the annual free amount may incur fees and tax penalties. You may also pay fees and expenses on underlying investment options of a variable product, administrative fees, and other charges. You will pay fees and costs whether you make or lose money on your investments, and they will reduce any amount of money you make on your investments over time.

CPCS representatives who are dually registered with Cerity Partners may be compensated for the sale of variable products and/or for managing investments in variable subaccounts. If you are a client of Cerity Partners, your wealth management or investment advisory fees paid to Cerity Partners may indirectly contribute to the salary of CPCS registered representatives

- Help me understand how these fees and costs might affect my investments.
- If I give you \$1,000,000 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 making a recommendation? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, we must act in your best interest and put your interests ahead of ours. At the same time, the way we make money creates some conflicts with your interests. It is important to understand and ask us about these conflicts because they can affect our recommendations. Here are some examples to help you understand what this means:

- CPCS earns higher commissions on variable products with higher premiums, so CPCS has an incentive to recommend variable products with higher premiums, and the more assets invested in a variable product, the greater the fee.
- CPCS employees are dually registered with Cerity Partners and employed by an affiliate under common control with Cerity Partners.
- How might your conflicts of interest affect me, and how will you address them?

Item 4: Disciplinary History

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

No, the financial professionals of CPCS do not have disclosable events. You can use the simple and free tools available at [Investor.gov/CRS](https://www.investor.gov/crs) to research our firm and our financial professionals.

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

Item 5: Additional Information

Please visit ceritypartners.com or call 212-850-4260 for more information about our services or to obtain a copy of this Form CRS.

- 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?