



Form CRS Disclosure (Relationship Summary)

March, 2024

Rogers Wealth Group, Inc. (RWG) is registered with the U.S. Securities and Exchange Commission as an Investment Advisor. 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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

RWG offers investment advisory services to retail clientele. We accept discretionary authority and work with you to develop your written Investment Policy Statement as the basic guidance for managing your portfolio. Portfolios primarily consist of institutional asset class mutual funds and/or ETF's. The process of preparing the Investment Policy Statement generally involves an initial 90 day discovery period, comprehensive evaluation, presentation, commitment and implementation followed by regular progress meetings. We monitor your accounts and do mutual fund reviews semi-annually, at a minimum. Measuring and evaluating investment performance of the overall portfolio and asset class level determines the progress toward achieving your goals and objectives. RWG generally requires a minimum of \$1M to establish an account. It is at our discretion to accept accounts with assets less than the minimum.

In addition to its Wealth Management services, RWG serves as investment manager for a wide range of institutional clients in a variety of categories, including the following: Defined Benefit Plans, Defined Contribution Plans (401k's), Employee Stock Option Plans, Non-Qualified Plans, Foundations, Endowments and Trusts.

Conversation Starter: 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?

Investment advisory fees are deducted from your account quarterly, as follows.

| RWG Fee Schedule | Per Quarter | Annualized |
|-----------------------------|--------------------|-------------------|
| 1 st \$1,000,000 | 0.2750% | 1.10% |
| Next \$1,000,000 | 0.2500% | 1.00% |
| Next \$1,000,000 | 0.2250% | 0.90% |
| Next \$1,000,000 | 0.2000% | 0.80% |
| Next \$1,000,000 | 0.1750% | 0.70% |
| Next \$1,000,000 | 0.1500% | 0.60% |
| Next \$1,000,000 | 0.1250% | 0.50% |
| Next \$1,000,000 | 0.1000% | 0.40% |
| Next \$1,000,000 | 0.0875% | 0.35% |
| Next \$1,000,000 | 0.0750% | 0.30% |
| Over \$10,000,000 | 0.0625% | 0.25% |

* Schedule is subject to a minimum annual fee of \$10,000.

You determine whether fees are deducted from the account or paid directly. Upon cancellation of the relationship, any prepaid fee will be refunded on a pro-rata basis. You may be charged a custody fee, an asset-based pricing fee or a transaction fee depending on the type of account established and the custodian utilized. An asset-based fee provides an incentive for the advisor to encourage you to increase the assets in your account. To the extent mutual funds or exchange traded funds are held in your account, fees payable to RWG are in addition to the internal fund expenses.

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.

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 advisor, we are a fiduciary who is required to act in your best interest and not put our interest ahead of yours. The duties of a fiduciary include loyalty and reasonable care of the assets they are being trusted to invest. 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:

RWG is compensated by assets under management so we are paid more as your assets increase. There could be a potential conflict of interest if you are debating using extra funds to pay off a mortgage vs. investing more. The same situation could arise if you are contemplating withdrawing from investment accounts to invest in a personal business.

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

How do financial professionals make money?

RWG does not offer incentives, bonuses or non-cash compensation based on sales of securities or other investment products. Investment advisors may receive a bonus solely for the engagement of a new client. We do not receive commissions, markups or any other compensation in connection with the purchase or sale of securities.

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

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

No. Please refer to Investor.gov/CRS for a free and simple search tool to research our firm and professionals.

Additional information can be obtained in RWG's firm brochure (ADV Part 2) and on our website www.rogerswealthgroup.com. You may also email us at bmuellet@Rogerswealthgroup.com or call us at 817-334-0351 to request up-to-date information and 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 the person is treating me?