

# Form ADV Part 3 – Client Relationship Summary

Date: 6/22/2020

## Item 1: Introduction

MONUMENT GROUP WEALTH ADVISORS, LLC is an investment adviser registered with the Securities and Exchange Commission offering wealth management services. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals); selection of other advisers (we select a third party subadvisor for you to use). As part of our standard services, we typically monitor client accounts on an ongoing basis with a formal review at least monthly. Our firm has discretionary management without any material limitations. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. We generally require a minimum relationship size of \$1,000,000. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

*Questions to ask us: 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?*

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

What fees will I pay? Our Wealth Management service encompasses investment management and financial planning. Our Wealth Management service is provided on a fee based on assets under our management and paid quarterly in advance. The fee is billed directly to the investment accounts managed. The more assets you have in your account, the greater fee you will pay; therefore, we have an incentive to both growth the assets and to encourage you to increase the assets in your account(s). In addition to Wealth Management, we offer a standalone Financial Planning service. Our Financial Planning service is provided for a fixed fee based on the nature and complexity of the client's circumstances. Financial Planning fees are typically charged half in advance with the balance due prior to the delivery of the final deliverables. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Third Party Costs: Clients will incur certain fees or charges imposed by third parties (e.g., mutual fund and ETF fees, custodian account maintenance and transactions fees) other than Monument, in connection with investment made on behalf of the Client's account[s]. The fees charged by Monument is separate and distinct from third-party costs.

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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. Please also see our [Brochure](#) for additional details.

Conflicts of Interest: *When we act as your investment adviser, we have a fiduciary obligation to act in your best interest and not put our interest ahead of yours. At the same time, the way we are compensated creates some conflicts of 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.*

Our professionals may act as Trustee of trust accounts that we manage. This may cause conflicts because our affiliated law firm would receive fees for trustee administration services.

Our principals are also principals of the affiliated law firm and/or the affiliated income tax firm. This may cause conflicts because we have an incentive to encourage you to use legal and tax services.

How do your financial professionals make money? Our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. Please also see Item 10 of our [Brochure](#) for additional details.

*Questions to ask us: 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 acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? How might your conflicts of interest affect me, and how will you address them?*

## Item 4: Disciplinary History

Questions to ask us: *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. Visit <https://www.investor.gov/> for a free, simple tool to research us and our financial professionals.

## Item 5: Additional Information

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 this person is treating me?*

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/111908> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 978-369-7705.

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## Exhibit A – Material Changes to Client Relationship Summary

There are no material changes since the prior Client Relationship Summary.