

**NWK GROUP, INC., CUSTOMER RELATIONSHIP SUMMARY (FORM CRS)****Introduction**

NWK Group, Inc. is registered with the Securities and Exchange Commission ("SEC") as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. The SEC offers free and simple tools to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

**What investment services and advice can you provide me?**

Our firm offers the following principal investment advisory services to you: Portfolio Management and Financial Planning. Portfolio Management Services include the provision of continuous advice to you and investing your account based on your particular circumstances. We offer this service on a discretionary or non-discretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. You may impose reasonable restrictions. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments. A minimum of \$250,000 of assets under management is required for this service. This account size may be negotiable under certain circumstances. While the underlying securities within your account are continually monitored, your accounts are reviewed at least monthly as part of our standard service. Financial Planning is a comprehensive evaluation of your current and future financial state, using currently known variables to predict future cash flows, asset values and withdrawal plans. Clients purchasing this service receive a written report which provides you with a detailed financial plan designed to assist you in achieving your financial goals and objectives. This service is provided on a non-discretionary basis and does not include account monitoring as part of our standard service unless stated in our agreement.

**For additional information, including minimum investment amounts, please see Items 4 & 7 of our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/124186>.**

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?**

Our fees can be assessed quarterly and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Item 5. Portfolio Management Services fees are calculated as a percentage of assets under management ("AUM") according to a tiered schedule. The annualized fee based on your AUM range from .45% to 1.5%. These fees are negotiable under certain circumstances. Financial Planning fees are determined based on the nature of the services being provided and the complexity of your circumstances. Fixed fees typically range from \$500 to \$2,500, depending on the specific arrangement. We may request a retainer and the balance is due upon completion of the plan. We reserve the discretion to reduce or waive our fees if a financial planning client chooses to engage us for our Portfolio Management Services. You are billed quarterly in arrears based on actual hours accrued.

Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A. If we charge you asset based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.

There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as custodial fees, exchange traded or mutual fund fees and expenses, asset-based transaction fees, brokerage fees and commissions, and other fees and taxes on brokerage accounts and securities transactions. All of these charges, fees and commissions are in addition to our investment management fee.

**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.**

**For additional information about our fees and costs, please see Item 5 of our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/124186>.**

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 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.*

For example, we allow our investment professionals to occasionally transact in the same securities for their personal accounts as the firm buys or sells for client accounts. Our Form ADV, Part 2A describes this conflict of interest and how we mitigate it. Another conflict of interest may be created by the fact that we charge asset-based fees, as described above. We receive services offered by your custodian because we manage your assets at the custodian. While there is no direct link between the investment advice we give and the services provided to us, we do receive economic benefits that we would not otherwise receive if we did not utilize their platform to manage your accounts (See Item 12 of our Form ADV, Part 2A for more information). These arrangements create an incentive for us to recommend that you establish brokerage accounts with them.

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

**For additional information, please see our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/124186>.**

**How do your financial professionals make money?**

Our financial professionals are compensated through an agreed upon salary plus a discretionary bonus. The discretionary bonus is determined by the Partners and may be based on the amount of client assets they service, the time and complexity required to meet a client's needs and/or efforts to acquire new clients, among other factors. In theory, a discretionary bonus can create conflicts as the financial professional may be incentivized to seek new clients and increase managed assets, rather than service existing accounts.

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

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

**Additional Information**

**You can find additional information about our services and request a copy of this relationship summary by visiting [www.nwkgroup.com](http://www.nwkgroup.com), emailing [info@nwkgroup.com](mailto:info@nwkgroup.com) or calling 415-248-2700.**

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?

**Appendix - Form CRS Client Relationship Summary**  
**Drive Wealth Management, LLC**  
**March 30, 2023**

**Material Changes to Client Relationship Summary**

The purpose of this appendix is to inform you of any material changes since the previous version of this Form CRS dated June 2020.

On March 30, 2023, we made the following changes to our Form CRS.

- Additional Information: Our phone number has changed to 415-248-2700.

If you have questions about these changes, you may contact us at 415-248-2700.