

SAGEbroadview Wealth Management, LLC (“SAGEbroadview”)

Our firm is registered with the US Securities and Exchange Commission (the “SEC”) as an Investment Adviser.

You have a choice among different types of financial services professionals to assist you with your financial needs. These professionals offer a variety of services. It is important for you to understand the differences between the services offered, such as the difference between brokerage and investment advisory services, so that you can make an informed decision. This Summary is designed to help you understand the types of financial services our firm can provide you. The SEC also provides free and simple tools that allow you to research firms and financial professionals at www.investor.gov/CRS.

What Investment Services and Advice Can You Provide Me?

At SAGEbroadview, we provide investment advisory services to retail investors. We offer a suite of Wealth Management services, depending upon your specific needs. These services include Integrated Financial and Tax Planning, as well as Portfolio Management services, so that we can implement the investment plan that we develop together with you. We do not generally impose a minimum portfolio value; however, we typically manage a client’s entire portfolio and not just a portion of it. We monitor our Wealth Management clients’ investments on a continuous basis with regard to each client’s individual target asset allocations. At least annually we will review with you your financial circumstances, investment objectives and risk profile.

We also offer The Young Professionals Program, which is a financial planning and portfolio management services package geared for young professionals who want to establish a long-term relationship with an adviser and whose assets and planning needs may not currently meet the firm’s typical requirements. Finally, from time to time if requested, we may provide consulting services regarding noninvestment related matters, such as estate planning, tax planning, and insurance.

Our portfolios integrate funds managed by Dimensional Fund Advisors (“DFA”), a multi-billion-dollar institutional portfolio manager that serves corporate pension plans, state/local governments, universities, and charitable organizations and are not available to the general public. We also use other mutual funds, and clients may from time to time hold individual stocks or other types of investments.

Our clients engage us for discretionary portfolio management. This means that once we agree on an investment plan for your portfolio, we will actively manage your account(s) without contacting you to discuss each investment decision. You may impose certain written restrictions on us in the management of your investment portfolio, such as prohibiting the sale of highly appreciated stocks. You should note, however, that restrictions imposed by you may adversely affect the composition and performance of your investment portfolio.

More information is available in our Form ADV Part 2A (our “Brochure”), in Items 4 and 7; please click [here](#) for a link to our Brochure or call our office to have a copy sent to you. Here are some questions you might want to discuss with us in more detail:

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?

Fees and costs will affect the value of your portfolio over time. Our only source of compensation is the fees we charge for advisory services. Our fee for Wealth Management services has two components and is billed quarterly in advance. The Portfolio Management fee is calculated as a percentage of the assets we manage for you at 0.50% annually. The fee for Integrated Financial and Tax Planning services is a fixed fee that typically ranges from \$5,000 to \$20,000 per year based on the complexity of your situation. This aligns our interests with yours, since we earn more money as the value of your portfolio increases. Our financial success is based on your financial success.

Our annual fee for participating in the Young Professional’s Program has three components: a fixed Onboarding Fee; a fixed recurring Monthly Fee; and a Portfolio Management Fee. These are described in detail in our Brochure, Item 5. Finally, General Consulting fees are agreed to in advance of services being provided and are usually assessed on an hourly or fixed fee basis.

In addition to the fees that we charge, your portfolio will incur other expenses. The most common examples are brokerage transaction fees (such as the fee that the broker charges to buy or sell a security in your account) and mutual fund internal 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. **More information is available in our Form ADV Part 2A (our “Brochure”), in Item 5**, and we are happy to discuss fee arrangements in more detail with you. For example, you might want to ask:

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 interests and not put our interests 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 to you. Here are some examples to help you understand what this means.

The concept of conflicts of interest sounds complicated but we don’t think it is. A conflict exists whenever one party can potentially benefit at the expense of another party. We have gone to great lengths to diminish or eliminate the majority of conflicts of interest that naturally exist in the client-adviser relationship. For example, we are only paid based on the value of the assets we manage on your behalf, or fixed or hourly fees as agreed. We never invest your money in any proprietary products that would result in additional payments to our firm or our financial professionals. We do not accept soft dollar payments, a common industry practice in which the transaction fees that clients pay are used to purchase research or other products that are useful to an RIA. **As described in detail in Item 12 of our Form ADV Part 2A**, we recommend that you hold your account(s) at Charles Schwab & Co., Inc. (“Schwab”) and/or Shareholders Service Group, Inc. (“SSG”). These firms offer advisor-based programs. We receive benefits from our participation in these programs, which provides an incentive for us to encourage you to keep your account(s) at a particular custodian broker. However, we pass those benefits on to you in the form of enhanced pricing and top-tier customer service, to name just two. We adhere to what is known as a fiduciary standard. The standard requires our constant commitment to our duty of loyalty and care to you, our client. While brokers have recently been legally forced to adopt certain tenets of the fiduciary standard, advisers have always held to this higher level of trust and fierce protection of your interests. To continue this conversation, you might want to ask:

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

How do your financial professionals make money?

Our financial professionals are paid a salary and are also eligible to receive bonuses based on the overall profitability of the firm. Financial professionals who are also owners may also receive their share of corporate distributions. None of our financial professionals earn any type of commission (e.g., product sales commissions or revenue from securities bought or sold).

The shareholders of SAGEbroadview, Inc. are also Partners of SAGEbroadview Tax, LLC, which is a single member LLC that primarily provides tax preparation services to wealth management clients of SAGEbroadview Wealth Management, LLC. Certain clients may maintain business relationships with SAGEbroadview Tax, LLC and SAGEbroadview Wealth Management, LLC under separate agreements; however, services for each firm are billed separately and no referral fee or other incentive compensation arrangement exists should clients seek the services of both of these entities.

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

No. There is a free and simple tool available at www.Investor.gov/CRS, which you can access at any time to read about our firm and our financial professionals. You might want to ask:

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

Additional Information

Please refer to our Form ADV (also known as our “Brochure”), as it contains more details on these and other topics. Please call us at (860) 606-3580 to request our latest Brochure and any updated Summary that may be available. You can also visit our website at www.sagebroadview.com for additional information. Finally, you might want to ask:

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?