

Monarch Wealth Strategies (referred to as “we,” “our,” or “MWS”), is a registered investment advisor legally bound by the fiduciary standard when serving clients. Brokerage and investment advisory services and fees differ, and it is important for a retail investor (defined as a natural person, or the legal representative of such natural person, who seeks

to receive or receives services primarily for personal, family, or household purposes) to understand the differences. You can access free and simple tools to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about investment advisors, broker-dealers, and investing.

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

Our wealth management services include, among other things, providing advice pertaining to asset allocation, tax loss harvesting, asset location, rebalancing, distribution planning, and specific investment selection, as well as the ongoing monitoring and management of client assets. Our firm relies on the stated objectives of the client and considers the client’s risk profile and financial status prior to making any recommendations.

We also provide financial planning and consulting services that are consistent with the client’s objectives, goals, and financial status. Services may include providing advice and information in the areas of personalized investment management, retirement planning, tax planning, education planning, major purchases planning, business succession, insurance needs, budgeting, estate planning and qualified retirement plan reviews.

We provide investment management services to clients on a discretionary basis. When we manage client assets on a discretionary basis, we execute securities transactions for

clients without having to obtain specific client consent prior to each transaction. Discretionary authority is limited to investments within a client’s managed accounts. We do not offer any proprietary investment products. MWS generally provides advisory services to affluent individuals/families, pension/profit sharing plans, trusts/estates/charitable organizations, broker/dealer and businesses with investible assets of at least \$750,000.

Additional information about our services and fees is available at:  
<https://adviserinfo.sec.gov/firm/summary/136029>.

#### »» Conversation Starters:

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?

We typically charge an ongoing quarterly fee, billed in advance, and deducted directly from client accounts. The fee you pay us is generally negotiated with each client based upon the individual client’s situation and complexity at the start of the engagement. Fees are subject to different minimums and maximums detailed in each client’s signed Wealth Management Services Agreement or account documentation. When we offer multiple services, there is an incentive to recommend other services offered by us, our employees, or associates because we may receive additional fees. The more assets that you have in your advisory account, the more you will pay in fees, creating an incentive for us to encourage you to increase the amount of assets in your accounts. We may also charge an hourly or fixed fee for various financial planning services, detailed in each client’s signed Financial Planning and Consulting Agreement.

**Other Fees and Costs:** Client accounts may incur additional fees and charges, such as transaction costs, retirement plan administration fees, and other mutual fund annual expenses

that are charged by broker-dealers, plan administrators or mutual fund companies that sell securities or provide additional services. These fees are in addition to and separate from advisory fees. 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. Additional information concerning our fees and costs, how the fees are calculated and our conflicts of interest, can be found at:  
<https://adviserinfo.sec.gov/firm/summary/136029>.

#### »» Conversation Starters:

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 advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have to act in your best interest 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 you. Here are some examples to help you understand what this means:

Some of our investment advisor representatives (IARs) are also licensed insurance agents. IARs may recommend

insurance products thereby earning commissions or other compensation resulting in a conflict of interest. Clients are free to select any insurance agent that they may wish to employ. To mitigate conflicts, we make recommendations in the best interest of clients.

### »» Conversation Starters:

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

---

## How do your financial professionals make money?

Financial professionals are IARs and receive competitive salaries based on their role within the firm. The amount received is independent of client assets serviced, complexity required to meet a client's needs, and any products sold.

MWS does not have an arrangement under which it or its associated persons compensate others for client referrals. Also, we do not receive any economic benefit for providing advisory services to clients from a person who is not a client.

---

## Do your financial professionals have a legal or disciplinary history?

Yes, one of our professionals has a disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

### »» Conversation Starters:

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

---

## Additional Information

For more information, please review our ADV at <https://adviserinfo.sec.gov/firm/summary/136029>.

To request up-to-date information or a copy of this Relationship Summary, please contact us at (805) 564-0800.

### »» Conversation Starters:

Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

The following changes have been made to this Relationship Summary:

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

The following paragraphs were added:

MWS generally provides advisory services to affluent individuals/families, pension/profit sharing plans, trusts/estates/charitable organizations, broker/dealer and businesses with investible assets of at least \$750,000.

Additional information about our services and fees is available at:

<https://adviserinfo.sec.gov/firm/summary/136029>

### **What fees will I pay?**

The internet address in the following paragraph has been changed:

Additional information concerning our fees and costs, how the fees are calculated and our conflicts of interest, can be found at: <https://adviserinfo.sec.gov/firm/summary/136029>

### **What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?**

The following paragraph was revised:

Some of our investment advisor representatives (IARs) are also licensed insurance agents. IAR may earn insurance commissions, resulting in a potential conflict of interest. To mitigate potential conflicts, we make recommendations in the best interest of clients.

The revised paragraph reads:

Some of our investment advisor representatives (IARs) are also licensed insurance agents. IARs may recommend insurance products thereby earning commissions or other compensation resulting in a conflict of interest. Clients are free to select any insurance agent that they may wish to employ. To mitigate conflicts, we make recommendations in the best interest of clients.

### **Do your financial professionals have a legal or disciplinary history?**

The address for obtaining additional information was changed to:

[Investor.gov/CRS](https://investor.gov/CRS).

### **Additional Information**

The internet address for obtaining additional information was changed to:

<https://adviserinfo.sec.gov/firm/summary/136029>.

