

GeoWealth Management, LLC
Form CRS[GeoWealth.com](https://www.geowealth.com)

- GeoWealth Management, LLC is registered with the Securities and Exchange Commission as an investment advisor.
- Brokerage and investment advisory services and fees differ and it is important for *retail investors* to understand the differences.
- Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to *retail investors* using Separately Managed Accounts. You hire us to manage all or a portion of your accounts by investing them in exchange traded securities, mutual funds, and fixed income securities. We obtain an understanding of your risk tolerance and investment objectives and then use that information to select an investment model. An investment model is a thoroughly researched set of investments that meet a specific investment objective or risk profile. We purchase and sell securities in those investment models using a pre-determined frequency, on demand, and typically again when you make significant deposits and withdrawals. Accounts are reviewed during each rebalance and more frequently as necessary. In order for us to be able to invest your accounts in accordance with your risk tolerance and investment objectives, it's important that you update us when your circumstances change. (See [Form ADV Part 2A Item 13 – Review of Accounts](#))

We may have either discretionary or non-discretionary investment authority over the assets in your accounts. When we have discretionary investment authority, we have the ability to purchase and sell investments that we determine meet your risk tolerance and investment objectives. Typically, discretionary investment authority is exercised when you invest in a model created by GeoWealth or a third-party money manager and we have a signed agreement that gives GeoWealth discretionary investment authority. In those models, we have the authority to determine which securities to purchase and the timing of those purchases.

You have the option to give us non-discretionary investment authority over your accounts. For accounts over which we have non-discretionary authority, you make the ultimate decision regarding the purchase or sale of investments. (See [Form ADV Part 2A Item 16 – Investment Discretion](#))

We offer investment advice with respect to a wide range of securities such as: equity securities (including exchange-listed, over the counter and foreign issuers), corporate debt, commercial paper, certificates of deposit, municipal securities, investment company securities, and U.S. government securities, option contracts on securities, real estate funds, real estate, private equity, or venture opportunities. Our expertise allows us to offer investment advice about other securities as well. (See [Form ADV Part 2A Item 4 – Advisory Business, Item 7 – Types of Clients](#))

CONVERSATION STARTERS

- *Given my financial situation, what investment advisory service(s) is right for me?*
- *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?*

**LEARN MORE:**[Visit our website](#)[Read our Form ADV Part 2A](#)[Send us an email](#)

What fees will I pay?

You will pay a monthly or quarterly fee to GeoWealth for the ongoing management of your accounts. The fee charged is typically a percentage of assets under management however account-based fees can also apply. Some clients are subject to a maximum household fee (subject to conditions for large households).

In addition to GeoWealth's fee, you may pay model fees, money manager fees, custodial fees, trade commissions, and other transaction fees. Additionally, individual investment products may charge management fees typically expressed as an "Expense Ratio".

The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

★ **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. (See [Form ADV Part 2A](#) Item 5 – Fees and Compensation)

★ **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 is an example to help you understand what this means:

When trading your account, there can be other clients and employees attempting to purchase or sell the same securities. This creates a conflict of interest whereby there is an incentive to allocate the best prices to certain client or employee accounts. We use a broker rotation program and have other protocols in place to mitigate this conflict of interest and our employees agree to an extensive code of ethics. More detailed information about GeoWealth's conflicts of interest and code of ethics are disclosed in [Form ADV](#) Item 8 and [Form ADV Part 2A](#) Items 11, 12, 14, and 17.

How do your financial professionals make money?

All of our financial professionals are compensated using a fixed annual salary with discretionary cash and non-cash bonus potential. Bonus compensation for financial professionals in business development roles vary based on the business they generate. Compensation based on business development goals may incentivize employees to generate business that may not be best suited to meet clients investment management needs.

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

No for our firm. Yes for our financial professionals. You may go to Investor.gov/CRS for a free and simple search tool to research GeoWealth and GeoWealth's financial professionals.

You can find additional information about GeoWealth by:

- Accessing our website at geowealth.com
- Accessing our ADV filing at adviserinfo.sec.gov/firm/summary/148222
- Calling us at 312.219.9160
- Emailing us connect@geowealth.com

You can obtain a copy of this relationship summary by calling us at 312.219.9160.

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 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?*

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

- *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?*