



## OUR CLIENT RELATIONSHIP SUMMARY

January 04, 2024

### Item 1- Introduction

DENTGROUP LLC dba 'Dent Wealth Advisors' is registered with the Securities and Exchange Commission as an Investment Adviser. There are different fees for brokerage services and investment advisory services. It is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS) which also provides information tailored to educate you about financial professionals. **After each section of this document there are some suggested conversation starters in yellow that you can ask us to clarify any questions that you may have.**

### Item 2 - Relationships and Services

We manage your investments using our discretion. This means that our firm will transact investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to stop. Our firm offers the following principal investment advisory and planning services to investors:

- Financial planning—monitored continuously as part of our standard service.
- Retirement planning—monitored continuously as part of our standard service.
- Portfolio management—monitored continuously as part of our standard service.
- Buying and selling securities—monitored continuously as part of our standard service.
- Investment recommendations—monitored continuously as part of our standard service.

We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (by phone or e-mail) at least annually to discuss your portfolio.

For additional information including minimum investment amounts, please see Items 4, 6, 7, and 8 of our [Form ADV 2A](#) brochure available at [www.dentwealth.com](http://www.dentwealth.com), or by calling us at 225-922-9955.

### **CONVERSATION STARTERS AND QUESTIONS YOU SHOULD ASK US:**

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

***Given my financial situation, should I choose an investment advisory service over a brokerage service? Why or why not? How will you choose the investments that you 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 of Interest, and Standards of Client Care

Our fees are assessed quarterly as a percentage of the value of the assets in your accounts.

There are other fees and costs related to investing that may be charged by your custodian. The most

common fees and costs are transaction costs and internal management fees imposed by a mutual fund company.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs 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 more detailed information about our fees and costs please review Item 5 our [Form ADV Part 2A](#) and Item 5E of [Form ADV Part 1](#) available at <https://www.adviserinfo.sec.gov/>

We are held to a fiduciary standard that covers our entire investment advisory relationship with you. When we act as your investment advisor, we have to act in your best interest and not put our interests ahead of yours. We must eliminate conflicts or tell you about them in a way you can understand so that you can decide whether or not to agree to them. The way we make money creates some conflicts with your interests. For example, the more money you have invested with us the more fees we will earn. You should understand this and ask us about these conflicts because they can affect the investment advice that we provide you.

#### **CONVERSATION STARTERS AND QUESTIONS YOU SHOULD ASK US:**

***Help me understand how 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?  
How might your conflicts of interest affect me and how will you address them?***

***How are your financial professionals paid?***

#### **Item 4 - Disciplinary History**

Our firm has no disciplinary history. Visit [investor.gov/crs](http://investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

#### **Item 5 - Additional Information**

You can find additional information about our services and request a copy of the relationship summary by visiting [www.dentwealth.com](http://www.dentwealth.com); by emailing us at [dwa@dentwealth.com](mailto:dwa@dentwealth.com); or by calling us at 225-922-9955.

To report a problem to the SEC, visit [investor.gov](http://investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330.

#### **MORE CONVERSATION STARTERS AND QUESTIONS YOU SHOULD ASK US:**

***Who is my primary contact person?***

***How often can I expect to hear from you?***