

Introduction

Campbell Wealth Management, Inc. ("CWM") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you 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 advisers, and investing.

What investment services and advice can you provide me?

CWM provides financial planning, asset management, retirement plan consulting, workshops/seminars for individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, and business entities.

Asset management services are provided most often on a discretionary basis but sometimes on a non-discretionary basis. When managing on a discretionary basis, we make all decisions to buy, sell or hold securities, cash, or other investments in the managed account in our sole discretion without consulting with you before making any transactions. Discretionary accounts are managed to your investment objective which is ultimately your choice. When managing on a non-discretionary basis, we consult with you before any transactions are made. CWM typically works with families with \$500,000 investment portfolios or greater. Exceptions may be granted based on the total value of the overall engagement, the types of assets in the account, and the time and resources expended on the services.

CWM offers financial planning services in the form of written or oral financial plans that can be either full or modular. Plans can include but are not limited to, the areas of personal planning, retirement planning, income planning, business planning, estate planning, education planning, tax planning, risk management, insurance analysis, investment analysis, and benefit plan analysis. For corporate sponsors of retirement plans, CWM offers Fiduciary Consulting Services and Non-Fiduciary Consulting Services.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business, Item 5 Fees and Compensation, and Item 7 Types of Clients, which can be found by [CLICKING HERE](#).

What fees will I pay?

The current fees for asset management services are charged based on the percentage of assets under management. The annual investment advisory fee charged can range from 0.50% to 1.40%. They can be based on account values, asset types, and the complexity of your portfolio and/or financial situation. Depending on the custodian, the client may incur additional charges such as custodial and transaction charges.

The new fee structure for asset management services fees is broken into two components to ensure complete transparency. The Advice Fee includes all services other than portfolio management and is charged quarterly, in advance based on the average daily balance of the managed assets during the prior quarter. The Advice Fee ranges from 0.10% to 0.90%. The second component of our fee is called the Investment Strategy Fee. The Investment Strategy fee only covers the management of the investment portfolio for the client and is charged quarterly, in advance based on the value of the managed assets at the end of the prior quarter. The Investment Strategy Fee ranges from 0.30% to 0.50%.

Standalone financial planning services will be billed hourly at a rate of \$150.00 to \$1000.00 per hour depending upon the planner and scope of advice. The fee may also be calculated on a fixed amount based on an estimate of the number of hours required to complete the required tasks. The client will be billed immediately after receiving the financial planning analysis, advice, and recommendations.

Retirement plan sponsor services may include initial plan setup, ongoing consultations and monitoring, and employee education meetings. The fee typically ranges from 0.25% to 1.0% of the plan assets charged annually. For individual plan participants, we may offer an individual plan review and typically charge a flat fee of \$250 to \$1,500. Both flat and percentage fees are based on the actual services requested and the complexity of the plan sponsor and/or participant's situation.

CWM offers Workshops and seminars and depending on the workshop topic, length, materials provided, and anticipated participants, may charge from \$0 to \$5,000.

Several other fees can be associated with holding and investing in securities. Expenses of a mutual fund or ETF will not be included in management fees, as they are deducted from the value of the shares by the manager. Fees charged by independent third-party managers are also separate and additional to any fees paid to CWM, and such managers will be authorized to separately debit fees from client accounts. 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 more specific information regarding our fees, please refer to our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation by [CLICKING HERE](#).

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.

For example, certain investment adviser representatives of CWM are also associated with Madison Avenue Securities LLC ("MAS") as broker-dealer registered representatives ("Dually Registered Persons"). In their capacity as registered representatives of MAS, certain Dually Registered Persons may earn commissions for the recommendation of securities or investment products that they recommend for brokerage clients. However, they do not earn commissions on the sale of securities or investment products recommended in advisory accounts through CWM.

For more specific information regarding compensation and conflicts, please refer to our Disclosure Brochure, the ADV Part 2A under Item 10 Outside Affiliations by [CLICKING HERE](#).

How do your financial professionals make money?

Financial professionals of CWM are paid through salary plus bonus from Campbell Wealth Management. The revenue CWM receives from client account billings is used to compensate our employees. Dually Registered Persons may also earn commissions paid by MAS. Financial professionals with insurance licenses may also earn commissions on the insurance products sold to clients. However, the typical advisor compensation is salary plus bonus paid by Campbell Wealth Management. Financial professionals are not awarded sales bonuses.

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

No. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>.

Additional Information

Additional information about our investment advisory services can be found at <https://www.CampbellWealth.com> or by [CLICKING HERE](#). A copy of our relationship summary can also be requested by calling (703) 535-5300.

➤ **Questions to Ask Your 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?"*
- *"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?"*
- *"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?"*