

Introduction

Our firm, Beta Wealth Group, Inc., is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to retail investors. Our advisory services include Comprehensive Portfolio Management, Wrap Comprehensive Portfolio Management, Financial Planning & Consulting, and Sub-Advisory Management & Consulting Services. If you open an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

Financial Planning & Consulting is included in our Comprehensive Portfolio Management and Wrap Comprehensive Portfolio Management services for no additional fee. Financial Planning & Consulting is also offered as a separate service for an additional flat or hourly fee. We do not monitor your investments when Financial Planning & Consulting is used as a separate service.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we are allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Additional information about our advisory services is located in Item 4 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/165224>.

What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our Comprehensive and Wrap Comprehensive Portfolio Management fee schedule ranges from 1.25% to 0.90% depending on the value of the investments in your account. However, if you utilize puts and covered calls to generate additional yield, you will be charged an ongoing fee of 1.85% in lieu of our standard fee schedule. Further, if you subscribe to our Sub-Advisory Management & Consulting Service, our fee schedule ranges from 1.00% to 0.60% depending on the value of the investments in your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. The amount you pay will depend, for example, on the services you choose and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.

Our maximum flat fee is \$10,000 and/or maximum hourly rate is \$450 for our Financial Planning & Consulting service. We charge a 50% upfront retainer when you sign an agreement and charge you the remainder upon delivery of the financial plan or rendering of the consultation.

The broker-dealer that holds your assets charges you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firm's fees for our Comprehensive Portfolio Management services. We pay the broker-dealer's transaction fees charged to you for our Wrap Comprehensive Portfolio Management service. However, the fees for our wrap fee programs are the same as our non-wrap fee program.

You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and

variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as “surrender charges” to sell variable annuities.

In certain cases, we may select independent money managers who will assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and/or agreement.

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.

Additional information about our fees is located in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/165224>.

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. Here are some examples to help you understand what this means:

Custodians may make certain research and brokerage services available at no additional cost to our firm, these resources do not necessarily directly benefit you. As a result of receiving the services, we may have an incentive to continue to use or expand the use of the recommend Custodians’ services.

Our firm’s financial professionals include licensed insurance agents who sell insurance products for a commission, outside of their duties at our firm. They have an incentive to recommend insurance products to you in order to increase their compensation.

Additional information about our conflicts of interest is located in Item 10 of our Firm Brochure and Item 9 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/165224>.

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #165224. You may also contact our firm at (858) 207-3377 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- 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 those qualifications mean?
- Help me understand how these fees and costs may 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?