

Orgel Wealth Management

Client Relationship Summary (March 27, 2024)

Orgel Wealth Management, LLC is an investment advisor registered with the Securities and Exchange Commission (SEC). The services provided and fees charged by investment advisors differ from those of broker-dealers and it is important to understand those differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS; the website also provides educational materials about investment advisors, broker-dealers, and investing in general.

This required disclosure provides information about Orgel Wealth Management along with questions developed by the SEC that you may find useful in understanding your investment advisory options.

What investment services and advice can Orgel Wealth Management provide me?

Orgel Wealth Management is capable of providing you with discretionary investment management services. We work closely with each client to determine the client's investment objectives, risk tolerance, investment time horizon, and liquidity needs and then develop an investment strategy tailored to each client's individual goals.

Orgel Wealth Management also makes available financial planning and consulting services, including tax planning, retirement planning, and estate planning assistance, with **no** charge beyond our investment advisory fee. Our professionals may provide you financial planning and consulting services based upon your individual needs or if requested by you; however, you are under no obligation to act upon any specific recommendation.

We typically manage portfolios on a discretionary basis, which means we have the authority to buy and sell investments in your account, based on your objectives, without speaking to you prior to each trade – unless we agree to reasonable restrictions on our discretion, in writing. We do not limit the universe of securities used in managing client accounts and typically invest in mutual funds, exchange traded funds, and bonds. We monitor client portfolios regularly and make changes as we determine necessary based upon each client's portfolio objectives.

We generally serve clients who have a total investment portfolio exceeding \$1 million, although we may serve any prospective client.

For detailed information about our advisory business and the types of clients we serve, please see Items 4 and 7 of our Form ADV Part 2A Brochure.

Other Questions You May Have

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?

Orgel Wealth Management imposes fees that are based on each client's assets under management and that typically cover our discretionary investment management of portfolios, execution services, custodial services, and the range of planning and consulting services that we provide. Fees are paid monthly in advance and are directly deducted from your accounts unless you request to be invoiced. Please note, the custodian for your accounts is not responsible for verifying the accuracy of fees.

Our fee-based wealth management services are provided primarily through a "wrap-fee program" – an investment program that provides you with portfolio and investment management services for one all-inclusive fee. Our wrap-fee program is designed so that our clients typically do not incur separate costs for portfolio transactions or custodial services. The overall cost you will incur if you participate in our wrap fee program may be higher or lower than you might incur by separately purchasing the types of securities available in the program.

The total fees we collect are based on the amount of assets we manage in each discretionary client account. Accordingly, our incentive is to grow the value of your account, which would increase our fees over time.

You may also incur costs in addition to Orgel Wealth Management's fees, including fees from unaffiliated third parties. For example, your accounts may be invested in mutual funds and exchange traded funds that charge various internal fees (e.g., management fees), which proportionally reduce the fund's return for each shareholder.

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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 information about our fees, please see Item 5 of our Form ADV Part 2A Brochure.

Other Questions You May Have

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?

We are a **fiduciary** for our clients. *When we act as your investment advisor*, 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.

A conflict of interest could exist if we recommend that you move retirement plan assets into an account managed by Orgel Wealth Management. In this case, our recommendation creates a conflict of interest because we would earn more compensation if you move your retirement plan assets. This same conflict exists for all fee-based or commission-based investment professionals.

For more information about our conflicts of interest, please review Items 4, 11, and 12 of our Form ADV Part 2A Brochure.

Other Questions You May Have

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

How do your financial professionals make money?

Our financial professionals receive **no** commissions or sales incentives – they are compensated on a salary basis and receive an annual bonus based on individual achievement and company performance. Several of our advisors are also owners of the firm and receive a share of the firm's profits annually.

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

Yes. We encourage you to visit www.investor.gov/CRS for a free and simple search tool to research Orgel Wealth Management and our financial professionals.

Other Questions You May Have

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

You may contact our Chief Compliance Officer at (715) 835-6525 if you have any questions or to request a current copy of our Form ADV Part 2A Brochure or this client relationship summary. A copy of our Form ADV Part 2A Brochure is also available at <https://adviserinfo.sec.gov/firm/brochure/168219>.

Other Questions You May Have

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

