

### Introduction

Our firm, Strategic Wealth Management, LLC, 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](http://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 clients. Our advisory services include Comprehensive Portfolio Management, and Financial Planning & Consulting. Our firm may provide services through LPL Financial (“LPL”) Sponsored Advisory Programs. If you open an advisory account with our firm, we’ll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we’ll 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’ll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we’re 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, and our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us. LPL Sponsored Advisory Programs have a minimum account requirement of \$15,000 or \$250,000 depending upon the chosen program.

Financial Planning & Consulting is also offered as a separate service for an additional flat and/or hourly fee. We do not monitor your investments for the Financial Planning & Consulting service.

*Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/171908>.*

### 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?

### 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 Portfolio Management fee schedule ranges from 0.50% to 1.00% annualized depending on the value of the investments in your account. Since our fees are based on a percentage of assets in your advisory account, we have an incentive to increase the value of your assets in order to increase our compensation. If your account value decreases, our compensation also decreases. Therefore, we also have an incentive to preserve your account value and protect your capital. The amount you pay will depend, for example, on the services you receive 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 \$15,000 and our maximum hourly rate is \$300 for our Financial Planning & Consulting service. We charge an upfront retainer when you sign an agreement and charge you when we provide a financial plan or consultation.

The broker-dealer that holds your assets may charge 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. 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, 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 third party money managers, sub-advisers, and/or separate account managers available on LPL's platform who will assist us with managing your account. If selected, LPL will charge you a fee and provide you with documentation that discloses the amount paid to our firm, the amount paid to LPL, and the amount paid to the selected third-party money managers, sub-advisers, and/or separate account managers.

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 in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/171908>.*

**Questions to Ask Us:**

- 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?

**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 a fiduciary obligation 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:*

Some of our firm's financial professionals are registered representatives of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and investment adviser. Our representatives are also licensed insurance agents/brokers. They may offer products and receive normal and customary commissions as a result of these transactions. Your financial professional may offer you brokerage services through LPL or investment advisory services through our firm. Brokerage services and investment advisory services are different, and the fees our firm and LPL charge for those services are different. It is important that you understand the differences. In particular, your financial professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing <https://www.lpl.com/disclosures.html> and having a discussion with your financial professional. You can also access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**Questions to Ask Us:**

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

**How do your financial professionals make money?**

Our financial professionals are compensated by an annual salary and are eligible to earn quarterly bonuses. Bonuses vary as they are based on the profitability of our firm. Our financial professionals are also compensated based on the type of product sold and/or product sales commissions. Furthermore, our firm's President, Matthew Condit, received a business loan from LPL and Jeanine Benenati in connection with acquiring Strategic Wealth Management, LLC.

**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 [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

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

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #171908. You may also contact our firm at (817)-391-1090 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:**

- 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?