

## ITEM 1. INTRODUCTION

Leo Wealth, LLC is an SEC Registered Investment Adviser. Brokerage and investment management services and fees differ, it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which provides educational materials about broker-dealers, investment advisers, and investing.

## ITEM 2. RELATIONSHIPS AND SERVICES

### A. What investment services and advice can you provide me?

### B. Description of Services

Financial Planning Services; Portfolio Management Services; Selection of Other Advisers; Advisory Consulting Services. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/283891>.

- **Monitoring:** As a part of our standard service, we will monitor your investments on an ongoing basis and will conduct account reviews on an annual basis. Our monitoring of your investment accounts is limited if you chose to hold your assets with a custodian that we do not have a relationship with.
- **Authority:** We manage client assets on either a discretionary or non-discretionary basis. With discretion you grant us the authority to determine the securities and amount to be bought or sold without your consent prior to each trade, (considering any restrictions placed on the account, if applicable). Without discretion you make the ultimate decision regarding the purchase or sale of investments.
- **Additional Information:** We have no account minimums. However, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively. Please refer to our Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A) for a more detailed description of our investment advisory services.

**Conversation Starters:** “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?”

## ITEM 3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

### A. What fees will I pay?

If you sign an investment management agreement, you will pay us an agreed annual percentage rate, generally referred to as a fee. For Financial Planning and consulting We charge either an hourly or fixed fee. Ongoing asset-based fees will be billed either monthly or quarter, in advance or arrears, and will be based on the value of the cash and investments in your advisory account and will be debited directly from your custodial account upon notification to the custodian. Our fees vary based on the type of investment. Our fees reduce your investable assets and will be deducted from your account. The more assets you have in the advisory account, including cash, the more you will pay. This is a conflict of interest as it creates an incentive to increase the assets in your account in order to increase our fees. Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

- Some investments such as mutual funds impose additional fees that will reduce the value of your investment.
- Our fees vary and are negotiable. The amount you pay will depend, for example, on how much you buy or sell, what type of investment you buy or sell, and what kind of account you have with us.
- We pass additional charges, from our Clearing Firm, on to you such as transaction fees, custodial fees, account maintenance fees, and account inactivity fees.

**Conversation Starter:** 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 you invest for me?

**What are your legal obligations to me when providing recommendations? 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: Persons providing advice on behalf of our firm are registered representatives with the firm's affiliated broker-dealer or are licensed as independent insurance agents or agents of the Firm's affiliated insurance agency, Leo Insurance Solutions, LLC. Clients may also be referred to our affiliate LeoGroup Tax Services, LLC, or may be advised to purchase private funds from the Firm's affiliate LeoGroup Fund Services, LLC. Compensation earned by from these services is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend these products and services based on the compensation received rather than solely based on your needs. See the Form ADV part 2A for additional details;*

**Conversation Starter:**

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

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

Investment advisor representatives receive a quarterly fee based upon your account's market value. The fee will increase as your account value increases and decreases if your account value decreases. Managed accounts are not charged any commissions, so the investment advisor representative only receives the quarterly fee.

It is important to understand the differences between a brokerage commission-based account and an asset-based fee account.

<i><b>an asset-based fee</b></i> if you want continuing advice or want someone to make investment decisions for you, even though it may cost more than a transaction-based fee.	<i><b>a transaction-based fee</b></i> from a cost perspective, if you do not trade often or if you plan to buy and hold investments for longer periods of time.
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**ITEM 4. DISCIPLINARY HISTORY**

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

Yes. Visit [Investor.gov](https://www.investor.gov) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starter**

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

**ITEM 5. ADDITIONAL INFORMATION**

Additional information can be found on our website, [leo-brokerage.com/](https://leo-brokerage.com/). A copy of this form will be posted to our site or available upon request by calling (817) 354-1090. We also encourage you to seek additional information. For additional information about our brokers and services, visit [Investor.gov](https://www.investor.gov), BrokerCheck at [BrokerCheck.Finra.org](https://www.brokercheck.finra.org), our web site [www.leowealth.com](https://www.leowealth.com).

- To report a problem to the SEC, visit [Investor.gov](https://www.investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, <https://www.finra.org/investors/file-complaint>. If you have a problem with your investments, account or financial professional, contact us in writing or call (817) 354-1090.
- Additional information can be obtained by calling us at (817) 354-1090

**Conversation Starter**

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?