



URBAN WEALTH
MANAGEMENT

Client Relationship Summary
Urban Wealth Management (CRD# 285633)
April 2, 2024

Introduction

Our firm, Urban Wealth Management Group, LLC (“UWM” or the “Firm”) is registered as an investment adviser with the U.S. Securities and Exchange Commission. Investment advisory services and fees differ, and it is important for you to understand these 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.

Relationships and Services

What investment services and advice can you provide me?
<p>Services: We offer investment advisory services to retail investors. These services include investment management and financial planning services. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.</p>
<p>Accounts, Investments, and Monitoring: We provide services to individuals, pension and profit-sharing plans, trusts, estates, or charitable organizations, corporations, and business entities. We primarily use index funds and exchange-traded funds in constructing portfolios. As part of our services, we monitor portfolios and securities in accounts on a daily basis. We endeavor to be in touch with you on an ad hoc basis and will reach out to you periodically throughout the year.</p>
<p>Investment Authority: We provide our services both on a discretionary and non-discretionary basis. Discretionary account management authority is granted by you through your agreement with our firm and the trading authorization you sign with the custodian. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. You may place reasonable restrictions on the types of investments we make on your behalf. Our engagement will continue unless you notify us in writing.</p>
<p>Account Minimums & Other Requirements: We do not require a minimum amount of assets under management to effectively implement our investment process.</p>
<p>Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 7 – Types of Clients, and Item 13 – Review of Accounts of our Form ADV Part 2A available via our firm’s Investment Adviser Public Disclosure Page.</p>
<p>Conversation Starters: <i>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?</i></p>

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?		
<p>Asset-Based Fees: We will charge an investment management fee for our investment advisory services. The investment management fee is an annual fee based on a percentage of the value of your assets in the account. UWM’s investment management fee is collected on a monthly basis and calculated as a percentage of the value of the cash and investments in your accounts that we manage. For clients who are invested only in a fixed income only portfolio, our fee will be no more than 0.25% annually. For clients whose investable assets are in all other portfolio types, the fee schedule below applies. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will ultimately pay more in advisory fees. <i>AssetMark:</i> Unless otherwise specified, the sub-advisory services provided by AssetMark are charged quarterly in advance based on the value of the account(s) as of the last business day of the previous quarter. Fees charged for AssetMark’s services includes UWM’s investment management services fee and clients will not be charged a separate fee by UWM for our services.</p>		
AUM (ASSETS UNDER MANAGEMENT)	ALL OTHER PORTFOLIOS INVESTMENT MANAGEMENT FEE	FINANCIAL PLANNING SERVICES
\$1,000– 499,999	1.25%	N/A
\$500,000 - \$1,999,999	1.00%	Financial Planning Services Included
\$2,000,000 - \$4,999,999	0.75%	
\$5,000,000- \$9,999,999	0.50%	
\$10,000,000 - \$14,999,999	0.25%	
\$15,000,000+	0.15%	

Fixed Fees: Our fixed fees for financial planning are outlined below. The fixed fee is based on which twelve-month Get-In-Gear (“GIG”) program you select, as described below. For the Essential, Deluxe, Elite, and Retirement Planning GIG, we collect fees in a single installment or in six monthly installments. After the initial twelve-month financial planning service, you may elect to enroll in our Check-in GIG program for twelve additional months, to be paid in a single installment, or pursuant to a monthly subscription plan. These services are provided monthly and may be terminated at any time upon thirty days’ written notice. The fixed fee may be waived or reduced in the sole discretion of the Firm.

Estate Planning: The rate for creating a Trust is \$1,800. The rate for updating a Trust is \$500. Fees are directly invoiced to the client and are paid in advance. Fees are payable through ChargeZoom.

INDIVIDUAL GIG PRICING	Program	Fee	Upfront 5% Discount	Monthly Payment Plan
	The Essential GIG	\$3,400	\$3,230	\$850 set-up + \$425/6 months
	The Deluxe GIG	\$5,100	\$4,845	\$1,275 set-up + \$637.50/6 months
	The Elite GIG	\$8,100	\$7,695	\$2,025 set-up + \$1,012.50/6 months
	The Retirement GIG	\$3,600	\$3,420	\$900 set-up + \$450/6 months
	The Check-In GIG	\$2,700	\$2,565	\$675 set-up + \$337.50/6 months

COUPLE / FAMILY GIG PRICING	Program	Fee	Upfront 5% Discount	6-Month Payment Plan
	The Essential GIG	\$4,400	\$4,180	\$1,100 set-up + \$550/6 months
	The Deluxe GIG	\$6,400	\$6,080	\$1,600 set-up + \$800/6 months
	The Elite GIG	\$10,600	\$10,070	\$2,650 set-up + \$1,325/6months
	The Retirement GIG	\$5,100	\$4,845	\$1,275 set-up + \$637.50/6months
	The Check-In GIG	\$3,600	\$3,420	\$900 set-up + \$450/6months

Program	Trust Updates	Fee for Living Trust	Terms
The Estate Planning GIG	\$500	\$1,800	Payment Due Up Front

How do your financial professionals make money?

Our financial professionals are compensated based on an agreed-upon annual salary. In certain cases, bonuses are paid to some employees based on quality of work, excellence of service, and other factors. No employee compensation is based on any sales incentives, clients acquired, assets raised or assets under management.

Disciplinary History

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#) or visiting <https://www.urbanwm.com> or you can request up-to-date information and a copy of our client relationship summary by contacting us at info@urbanwm.com or (424)277-2260.

Conversation Starters: *Who is my primary contact person? Is she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?*

Material Changes:

Urban Wealth Management Group, LLC updated its fees for financial planning services and added Estate Planning services.