

Retirement Wellness Group LLC

Client Relationship Summary (Form CRS) - March 2024



Retirement Wellness Group LLC ("RWG," the "Firm," "we," "us," or "our") is an SEC registered investment adviser with our main office in Pasadena, California. Investment advisory fees and brokerage services fees differ, and it is important for you to understand the 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 investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

RWG offers our **Retirement Plan Services** to clients that are sponsors or other fiduciaries to retirement plans, as well as wealth management services for retail investors. As part of our Retirement Plan Services, we offer retirement plan consulting, discretionary investment management, and non-discretionary investment advisory services. When you are a part of a non-discretionary service you will make the decisions regarding sales and purchases of investments. Portfolios that we provide discretionary investment management to are monitored on an ongoing basis. Depending on the level of service required, we may provide you with a combination of some or all of the services above. As part of **Wealth Management Services**, we will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives. We will individually tailor our advice or discretion to meet the investment policies or other written guidelines adopted by the Sponsor. Your investment accounts will be monitored and reviewed at least annually by our firm.

For additional information on the services we provide and the clients we serve, please see our Form ADV Part 2A, Item 4, Item 7 and Item 13 at adviserinfo.sec.gov/firm/summary/297255.

Conversation Starter:

- *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 licenses, education and other qualifications? What do these qualifications mean?*

What fees will I pay?

- Generally, **Retirement Plan Services** fees will be charged on an agreed upon fee schedule included in each retirement plan advisory agreement. The type and amount of fees charged to the client are negotiable and are generally based off of several factors including but not limited to the scope of service, size and complexity of the plan, number of plan participants, location of plan participants, estimated number of meetings, and other factors we deem to be relevant. Fees may be a flat dollar amount or charged based on assets under management, on a quarterly basis, either in advance, arrears, or determined according to policies of the plan's recordkeeper. An assets under management arrangement means that the more assets in the plan, the more you may pay in fees, so we could have an incentive for you to increase the assets in the plan. Additionally, we may charge a flat fee which will generally not exceed 1% of the plan's assets unless there are special circumstances warranting a higher fee. This fee may either be billed quarterly or as an initial deposit with the rest of the fee due upon completion of the project. You may pay additional fees including, but not limited to custodial fees, brokerage commissions, transaction fees, charges imposed directly by a mutual fund, index fund, or exchange traded fund, and certain deferred sales charges. **Wealth Management Services** fees are based on a percentage of assets under management, paid quarterly in arrears based on the average account value for the prior quarter. Fees range up to 1.00%. Fees are negotiable. We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will

pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest, however, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest. ***You will pay fees and costs whether you make or lose money on your investments. Fees and costs that come from plan assets 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 additional information about our fees, please see our Form ADV Part 2A, Item 4 and item 5 at adviserinfo.sec.gov/firm/summary/297255.

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 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 to act in your best interest and not put our interests 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. For example, we will recommend that you open your account with a specific custodian, where we have an institutional relationship and receive economic benefits. However, you ultimately decide where to open your accounts. Since we require our clients to have custodial accounts at Altruist there is a possibility that the transaction fees a client pays to these custodians would be higher than if the client were to choose a different custodian. For more detailed information on conflicts of interest, please see Item 12 of our Form ADV Part 2A. For additional details with respect to our potential conflicts of interest with retail clients, see our Form ADV Part 2A, Item 10 at adviserinfo.sec.gov/firm/summary/297255.

Conversation Starter:

- ***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 through their annual salaries as well as bonuses.

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

No. Please go to Investor.gov/CRS for a free and simple search tool to research our financial professionals.

Conversation Starter:

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

Additional Information

For additional information regarding our firm or advisory services, please see visit the SEC's website adviserinfo.sec.gov and search CRD# 297255. Retail investors can also find a copy of our Form CRS at www.retirementwellnessgroup.com or by calling (949) 757-1799.

Conversation Starter:

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