
Introduction

Warner Group LLC (“Warner Wealth”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Warner Wealth strives to align client short and long-term goals with the firm’s tools and strategies so clients can move through life, with all its ever-evolving challenges and milestones, with confidence and knowing Warner Wealth is here to serve as a professional resource for clients and their families as well as businesses.

The client engages Warner Wealth to provide discretionary investment advisory services. When Warner Wealth is engaged to provide asset management services on a discretionary basis, Warner Wealth will monitor client accounts to ensure that they are meeting asset allocation requirements. On behalf of our clients, if any changes are needed to the investments, Warner Wealth will make those changes. These changes may involve selling a security or group of investments and buying others or keeping the proceeds in cash. Clients may at any time place restrictions on the types of investments Warner Wealth may use on the client’s behalf, or on the allocations to each security type. Clients will receive written or electronic confirmations from the account custodian after any changes are made to the client account. Clients will also receive statements, at least quarterly, from the account custodian. If the Optimum Market Portfolios Program or Guided Wealth Portfolios Program are used the account minimums are \$1,000 and \$5,000 respectively.

Warner Wealth provides financial planning services to individuals and their families to help them plan and prepare for the future, as well as businesses. Planning services include but are not limited to retirement planning, estate planning, high-level tax planning, protection planning, cash management, employee retirement and benefits, succession planning, merger and acquisition planning, restructuring, and business strategy.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business, Item 5 Fees and Compensation, and Item 7 Types of Clients.

- ? “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?

The client can determine to engage Warner Wealth to provide discretionary investment advisory services on a negotiable basis. Warner Wealth’s annual investment advisory fee shall vary (up to 2.0% of the total assets placed under Warner Wealth’s management) and shall be based upon various objective and subjective factors, including, but not limited to, the amount of the assets placed under Warner Wealth’s direct management, the complexity of the engagement, and the level and scope of the overall investment advisory services to be rendered. In some instances, Warner Wealth will “household” a group of accounts for the purpose of determining an appropriate fee (for example, a family). This is not done for every family, but only in limited circumstances where the firm believes it to be appropriate. The values used for calculation of advisory fees are produced by the account custodian(s), and the specific value used is the gross market value as of the last day of the previous quarter. In calculating the market value of a client’s assets, assets allocated to cash or a cash proxy, such as a money market account, will be included in the calculation of assets under management. Warner Wealth does bill on cash and margin.

For clients whose assets are managed by the firm, investment advisory fees will be debited directly from each client’s account. The advisory fee is paid quarterly, in advance, and the value used for the fee calculation is the net value as of the last market day of the previous quarter, including any cash in the client’s account. Fees are negotiable and may be higher or lower than this range, based on the nature of the account, and the origin of the client. Factors affecting fee percentages include if the account is actively or passively managed, the size of the account, the complexity of asset structures, the non-management services provided to the client, and any other unique factors

that may exist. All clients, but especially those with smaller accounts, should be advised they may receive similar services from other professionals for higher or lower overall costs. Financial planning fees are included in the asset management fee.

There are a number of other fees that can be associated with holding and investing in securities. Expenses of a mutual fund or ETF will not be included in management fees, as they are deducted from the value of the shares by the manager. Fees charged by independent third-party managers are also separate and additional to any fees paid to Warner Wealth, and such managers will be authorized to separately debit fees from client accounts. 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 specific information regarding our fees, please refer to our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation.

? “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 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.

For example, some of our advisors are registered representatives of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and investment adviser. Your advisor may offer you brokerage services through LPL or investment advisory services through Warner Wealth. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your advisor 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 advisor. You can also access free and simple tools to help you 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.

For more specific information regarding compensation and conflicts, please refer to our Disclosure Brochure, the ADV Part 2A under Item 10 Outside Affiliations.

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

How do your financial professionals make money?

Financial professionals of Warner Wealth are paid the revenue Warner Wealth receives from client account billings. Dually Registered Persons may also earn commissions paid by LPL. Financial professionals with insurance licenses may also earn commissions on the insurance products sold to clients. However, the typical advisor compensation is salary plus bonus paid by Warner Wealth. Financial professionals are not awarded sales bonuses.

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

Yes, our financial professionals have legal and disciplinary history. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>.

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

Additional Information

Additional information about our investment advisory services can be found at www.warnerwealth.com. A copy of our relationship summary can also be requested by calling (203) 929-2727.

? “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?”