

ARG Private Wealth, LLC Relationship Summary

ARG Private Wealth, LLC is an investment adviser registered with the Securities and Exchange Commission. Brokerage and 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, which also provides educational materials about broker dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide investment advisory services to retail investors, high-net-worth individuals, businesses, and retirement plans. Unless otherwise agreed upon, our firm manages assets on a discretionary basis meaning we are authorized to implement trading recommendations or other actions in your account without your prior approval. Further, we will have discretion to retain (or remove) third-party managers to manage all or parts of your portfolio subject to our oversight.

As your investment adviser, we will help identify specific investments consistent with your objectives and risk tolerance. Based on your situation (return/risk profile) and account size, we will adjust your investment portfolio appropriately. Our firm actively manages and continuously monitors investor accounts by using a combination of individual securities, funds, ETFs, and third-party managers seeking to achieve higher returns with less risk in both rising and falling markets. The objective is to achieve results by selecting investments, managers, and styles whose performance is independent of the other investments, funds, and managers.

For more information about our services, please refer to Item 4 of our Firm ADV Part 2A ("Firm Brochure").

Conversation Starters. Ask your financial professional –

- *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?

Our asset-based fees for investment management range based on your assets under management but are not to exceed 1.00% annually. This fee is collected on a monthly basis in arrears and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. 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 pay more in advisory fees.

In addition to our advisory fee, you may also be responsible for third party manager and/or platform fees, custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

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 additional information, please refer to item 5 of our Firm Brochure.**

Conversation Starters. Ask your financial professional –

- *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. As an SEC-registered Investment Adviser, we are required to disclose additional ways we make money and any related conflicts of 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 financial professionals at our firm sell insurance products, including annuities, and receive commissions for the sales of such products. Therefore, they have a conflict of interest when they recommend insurance products to be purchased.
- The owner of ARG Private Wealth, LLC also owns and operates entities that sponsor pooled investment vehicles. ARG IARs may recommend these investments to clients. This creates a conflict of interest because there may be compensation available if clients invest in these vehicles. To mitigate this conflict, the financial professionals making the recommendations always fully disclose the conflict and recommendations to these pooled investment vehicles are only made to suitable accredited investors.
- The owner of ARG Private Wealth, LLC also owns and operates Argentarii Legacy Planning Services, LLC (ALPS), a consulting firm that provides fee-based services for family legacy planning. This creates a conflict of interest because ARG Private Wealth's owners receive economic benefits from clients referred to ALPS for consulting services. The conflict is mitigated by disclosing it to any clients that may be referred to ALPS for consulting services.

For additional information, please see Item 10 of our Firm Brochure.

Conversation Starters. Ask your financial professional –

- 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 a percentage of the fees collected for their advisory services.

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

No. Visit [Investor.gov/crs](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional –

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

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please contact us via phone at (513)488-1600. 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.

Conversation Starters. Ask your financial professional –

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