

**Customer Relationship Summary (Form CRS)**  
**Heritage Grove Wealth Management, LLC**  
**Date: 5/29/2025**

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**Item 1: Introduction**

Heritage Grove Wealth Management, LLC ("HGWM" or "we") is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it's 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).

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**Item 2: Relationships and Services**

**What investment services and advice can you provide me with?**

We offer ongoing investment advisory services to retail investors, including:

- **Portfolio Management:** Customized strategies based on your goals and risk tolerance
- **Financial Planning:** Including retirement, education, estate, legacy and other personal goals
- **Estate & Tax Planning:** We assist with Roth conversion analysis, tax efficiency strategies, and Social Security planning

**Monitoring:** We review accounts regularly and conduct annual financial plan reviews.

**Discretionary Authority:** We typically manage accounts with discretion, meaning we make decisions on your behalf.

**Minimum Account Size:** \$250,000, though we may waive this at our discretion.

**For more information about our investment advisory services, please see our Form ADV Part 2A Brochure.**

**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?**
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**Item 3: Fees, Costs, Conflicts, and Standard of Conduct**

**What fees will I pay?**

You will pay an ongoing asset-based fee for our portfolio management services, typically ranging from **0.50% to 0.95% annually**, depending on the size and complexity of your portfolio. Fees are billed quarterly in arrears, as outlined in your advisory agreement.

**Additional costs may include:**

- Custodial fees (e.g., Charles Schwab, Fidelity)
- Fund expenses (e.g., mutual funds, ETFs)
- Transaction fees, if applicable

**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 detailed information, refer to our Fee Schedule or Form ADV Part 2A Brochure.

**Conversation Starters:**

- **Help me understand how these fees and costs might affect my investments.**
  - **If I give you \$10,000 to invest, how much will it go to fees and costs, and how much will be invested for me?**
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**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts do you have?**

When we act as your investment adviser, we must 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:

- We earn more when your account grows, which creates an incentive for us to encourage additional contributions or consolidation of assets under our management.
- We may recommend certain custodians or third-party products from which we receive non-cash benefits such as technology, research, or practice support, even though we do not receive direct compensation from them.

**Conversation Starter:**

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

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**Item 4: Disciplinary History**

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

☒ **No** — We and our financial professionals have no legal or disciplinary history to disclose.

Visit [Investor.gov/CRS](https://investor.gov/CRS) to research our firm or individual professionals.




**Conversation Starter:**

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

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**Item 5: Additional Information**

For more information, or to request this summary in a different format:

- **Leon Mazza**, Managing Member
-  [leon@HeritageGroveWealth.com](mailto:leon@HeritageGroveWealth.com)
-  925-890-8839
-  [www.heritagegrovewealth.com](http://www.heritagegrovewealth.com)

You can also find more at [adviserinfo.sec.gov](https://adviserinfo.sec.gov) using **CRD #336771**.

**Conversation Starters:**

- **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?**