

**Item 1. Introduction** – Heritage Strategic Wealth LLC, is an investment advisory firm registered with the Securities and Exchange Commission (“SEC”) under the Investment Advisers Act of 1940. We provide investment advisory services but do not provide brokerage services. It is important for you to understand the differences between investment advisers and broker-dealers, including the difference in fees. **How can I find out more about financial professionals and Form CRS?** The SEC offers help at [www.investor.gov/CRS](http://www.investor.gov/CRS). This website provides free and simple tools to allow you to research firms and financial professionals. You can also find educational materials about investment professionals and investing.

**Item 2. What investment services and advice can you provide me?** We primarily offer investment advisory services to retail investors. There are different ways we do this. We can work directly with you to help establish investment goals suitable for your overall financial situation, including financial planning. The implementation of our investment recommendations and review of your investment program is an essential part of our service to you. For more detailed information about our services, please refer to our Items 4 and 7 of our ADV Part 2A.

**Conversation Starters:** (i) Given my financial situation, should I choose an investment advisory service? Why or why not? (ii) How will you choose investments to recommend to me? (iii) What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

**Monitoring** – We will monitor the investments in your portfolio(s). There are limitations to how we monitor your assets. Assets are held by your custodian and while we reconcile your account against the custodian, they will provide you with periodic statements. At a minimum you should receive a quarterly statement from your custodian and possibly more frequently than that. We may provide statements as well. You should always review your statement closely.

**Investment authority** – We have discretionary authority, which means we execute buy and sell decisions for you without your advance approval. We primarily utilize a long-term trading investment strategy.

**Limited investment offerings** – We offer clients different asset allocation models. We can add various investment vehicles to your overall investment allocation and diversify our core strategies. Keep in mind that other firms may offer choices that are more diversified, provide less risk, or have lower fees than those we provide you.

**Account minimums and other requirements** – We do not have a minimum account size.

### **Item 3. Fees and Costs, Legal Obligations, Conflicts of Interest, Standard of Conduct, How Our Financial Professionals Make Money**

**What fees will I pay?** We encourage you to speak with us about fees. Generally, we charge a 0.75% (75 bps) annual fee on the assets we manage on your behalf. We do not receive commissions on products, services, or third-party fees. You will pay contractually agreed-upon fees quarterly, in arrears, based on your asset level on the last day of the previous quarter. If we provide you with financial planning services, the fee will include those services. We will never raise your fees unless agreed upon in writing and made a part of our agreement with you. The assets we bill include securities and cash as valued by your custodian.

There may be additional fees charged to you such as custodian fees, account maintenance fees, fees related to mutual funds and ETFs, and other transactional and product-level fees. We do not receive any portion of these fees. We do not sponsor any wrap programs.

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.

**Conversation Starter:** (i) Help me understand how these fees and cost might affect my investments. (ii) 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 advisor? How else does your firm make money and what conflicts of interest do you have?**

**When we act as your investment advisor**, we must 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. Here are some examples to help you understand what this means.

- An advisor can recommend its own services when others are equally capable
- An advisor may recommend alternative investment products offered by third parties and receive a fee from the third-party provider

Please refer to our Form ADV Part 2A to learn more about conflicts of interest. You can see options to access our ADV Part 2A in Item 5 below.

**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 professional receive cash compensation from advisory fees you pay, which are based on a percentage of asset we manage for you. Some professionals are also licensed insurance agents and may earn commissions from the sale of insurance products, creating an incentive to recommend those products. We also may use third-party promoters, who are not firm employees but are compensated by us under written agreements; your advisory fee does not increase due to a promoter's involvement. Our Managing Member receives a salary and profit distributions from the firm and may also receive compensation from an unaffiliated introducing broker if you open a futures account based on our recommendation. This compensation is separate from your advisory relationship with us. Any bonuses or other compensation are determined by the Managing Member of the firm.

**Item 4. Do you or your financial professionals have legal or disciplinary history?** No, we have no legal or disciplinary events to disclose. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple tool to research your financial professionals.

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

**Item 5. Additional information** – Form ADV Part 1 is used by investment advisors to register with the SEC and state securities authorities. Our ADV Part 2A can provide you with further information about our firm, representatives, services, products, fees, conflicts of interests, and other information about us that you will find useful. You may request a free copy of our ADVs by calling us at (815) 200-9774. You may also access ADV Part 1, Part 2A, and Part 3-CRS at the SEC's IAPD website: <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

You may request up-to-date information and a copy of our Form ADV Part 3-CRS Relationship Summary by using the contact information above. The Form ADV Part 3-CRS Relationship Summary will be provided at no cost.

**Conversation Starter:** (i) Who is my primary contact person? (ii) Is he or she a representative of an investment advisor? (iii) Who can I talk to if I have concerns about how this person is treating me?