

[Levy Wealth Management Group, LLC \(“LWMG”\)](#) is registered with the [U.S. Securities and Exchange Commission \(“SEC”\)](#) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. There are free tools available for investors to research firms and financial professionals at [Investor.gov/CRS](#). This site also provides educational materials about broker-dealers, investment advisers, and investing.

#### **WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

LWMG offers investment advisory, financial planning, retirement plan and wrap fee program services to retail investors. Our Advisors are registered representatives of LPL Financial (“LPL”), an SEC registered broker-dealer and investment adviser. Your Advisor may offer you brokerage services through LPL or investment advisory services through LWMG. Brokerage services and investment advisory services are different, and the fees we charge for those services are different. 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. LWMG’s investment advisory services include ongoing monitoring of your investment portfolio. LWMG is generally granted discretionary authority to buy and sell investments in your account as authorized in your management agreement. LWMG provides financial planning and retirement planning services on a non-discretionary basis. If we manage your account(s) with discretionary authority, this means that you authorize us to buy and sell the securities in your account without asking you in advance. If we manage your account(s) without discretionary authority, this means that we will make investment recommendations to you and you, as the investor, make the ultimate decision whether to purchase or sell the securities we recommend to you. LWMG does not have a minimum account requirement. We do not limit our advice to a limited menu of investments or proprietary products. For more detailed information about our services, refer to our [Form ADV 2A](#).

#### **QUESTIONS TO 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?**

##### **Description of Principal Fees and Costs**

Clients pay fees based on the type of services they select. For wrap fee programs, clients pay LWMG a single advisory fee for advisory services and execution of transactions. The fee includes transaction costs and fees to a broker-dealer and therefore may be higher than typical asset-based advisory fees that do not include such costs. The fee will be billed at the rate set forth in the agreement and is based on the value of the account. Fees will be paid in advance on a quarterly basis as indicated by the agreement. For other services offered by LWMG, the fee charged to each Client is negotiable based on factors such as the Client’s current and future financial situation, the amount of assets under management and the overall complexity of the services provided. This fee will also include a separate program fee to LPL and a Separate Account Manager Fee.

##### **Description of Other Fees and Costs**

In addition to the Advisory fees paid to LWMG, clients can also incur certain charges imposed by third-parties such as broker-dealers, custodians, trust companies, and banks. These additional charges could include securities brokerage commissions, transaction fees, custodial fees, charges imposed directly by a mutual fund, ETF, or variable annuity, deferred sales charges, overnight carrier fees, early settlement fees, fees charged by the Independent Managers, margin costs, transfer taxes, wire transfer and electronic fund fees.

## Client Relationship Summary

### Additional Information

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. The fees for investment advisory services are described in further detail in our firm's ADV, in particular, Part 2A brochure, Items 5.A., B., C., and D.

#### QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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- *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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

When you are charged an asset-based fee, the more assets there are in your account, the more you will pay in fees. It will benefit LWMG to recommend that clients increase the assets in your account and make IRA rollovers from 401(k) plans to accounts managed by LWMG. For more detailed information regarding conflicts of interest, please see our Form ADV, Part 2A brochure.

#### QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

#### HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Advisors are paid a salary and other non-cash compensation in the form of an employee benefits package. Our Advisors can earn a bonus and additional compensation based on the amount of client assets they service, exceptional client service, retaining client relationships, developing new client relationships and the financial results of the firm. The factors which affect how much our financial professionals are paid include: the amount of client assets they service; the revenue received by the firm for financial advisory services conducted by the financial professional; the time and complexity required to meet a particular clients' financial needs and objectives.

Additionally, our Advisors are registered representatives of LPL and may generate commission compensation on certain transactions, such as mutual fund 12b-1 fees or variable annuity trails. The potential for receipt of commissions provides an incentive to recommend certain investment products. LWMG is a licensed insurance agent. Some of our employees are licensed to sell insurance. These individuals earn compensation on insurance sales and may be incentivized to recommend the purchase of insurance.

#### DO YOU OR YOUR FINANCIAL PROFESSIONS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. LWMG and its Advisors do not have any legal or disciplinary history to report. Please see [Investor.gov/CRS](https://www.investor.gov/CRS) for a free search tool to research LWMG and our financial professionals.

#### QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

#### ADDITIONAL INFORMATION

You may find additional information about our firm on the SEC's website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov). Please call us at 215-875-8720 to request a copy of our current relationship summary.

#### QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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