

## **StrongTower Wealth Management, PLC**

Registered Investment Adviser registered through the Securities and Exchange Commission

Brokerage and investment advisory services and fees differ, and the retail investor needs to understand the differences. Free and simple tools are available to 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.

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

We offer discretionary portfolio management services to retail investors through a wrap-fee program. If you participate in our discretionary portfolio management services, we require you to grant our firm discretionary authority to manage your account.

Advisors review their client accounts with their clients and will monitor your accounts on an ongoing basis and will conduct account reviews at least annually, to ensure the advisory services provided to you are consistent with your investment needs and objectives.

We also offer financial planning services which typically involve providing a variety of advisory services to clients regarding the management of their financial resources based on an analysis of their individual needs. These services can range from broad-based financial planning to consultative or single-subject planning.

You are under no obligation to act on our financial planning recommendations. Should you choose to act on any of our recommendations, you are not obligated to implement the financial plan through any of our other investment advisory services. Moreover, you may act on our recommendations by placing securities transactions with any brokerage firm.

STWM has a minimum account size of \$50,000; however, we reserve the right to make exceptions at the sole discretion of the individual advisor.

FOR MORE DETAILED INFORMATION REGARDING OUR SERVICES AND THE CLIENTS WE SERVE, SEE THE FORM ADV, PART 2A BROCHURE ITEMS 4 AND 7.

#### **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?

### **What fees will I pay?**

Our fee for portfolio management services is based on the greater of the:

- a percentage of the assets in your account not to exceed 1.50% annually (paid monthly)

or

- a minimum monthly fee of \$62.50 (Advisors can waive or decrease the monthly fee at their sole discretion)

This “wrap fee” will include most transaction costs and fees from the custodian and therefore could be higher than a typical asset-based advisory fee.

We may charge a fixed fee for financial planning services, which generally ranges between \$125 - \$2500.

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 REGARDING THE FEES YOU WILL PAY, SEE FORM ADV, PART 2A BROCHURE ITEM 5.

Conversation Starter:

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 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 you. Here are some examples to help you understand what this means.

Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have the incentive to recommend insurance products to you to generate commissions rather than solely based on your needs.

FOR MORE DETAILED INFORMATION REGARDING CONFLICTS OF INTEREST, SEE FORM ADV PART 2A BROCHURE ITEMS 5 AND 10

Conversation Starter:

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

## How do your financial professionals make money?

Our investment management fee is based solely on the value of the accounts we are managing for the client or the minimum monthly fee. Our financial planning fees will be based on such factors such as the time and complexity required to meet the client's needs.

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

No. You may visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our advisors.

Conversation Starter:

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

Additional information can be found at [StrongTowerWealth.com](http://StrongTowerWealth.com) and you can also look us up at [Brokercheck.finra.org](http://Brokercheck.finra.org). You can request up-to-date information by calling our main office number at 501-623-1141.

Conversation Starter:

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?