



Boomfish Wealth Group, LLC d/b/a Wealth with No Regrets® ("Advisor," "we," "us") is a registered investment adviser with the Securities and Exchange Commission and provides investment advisory accounts and services, rather than brokerage accounts and services. Investment advisory services and fees and brokerage services differ and it is important for you 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 investment advisory services and financial planning services including, but not limited to: portfolio management, retirement income planning, insurance planning and risk management (including long-term care, Medicare supplement, life, disability, and annuities), tax planning, charitable planning, and estate or legacy planning to retail investors. We spend time in conversation with you, asking clarifying questions, discussing your investment experience and financial circumstances, and broadly identify your major goals and priorities in order to customize your investment and financial plan.

For those clients that retain us for portfolio management services we generally develop with you a financial outline for you based on your financial circumstances, priorities and goals, your risk tolerance level (the "Financial Profile" or "Profile"), and your investment objectives and guidelines (the "Investment Plan" or "Plan").

We provide continuous and regular supervisory services for your managed portfolio.

Your portfolio is reviewed at least annually but may be reviewed more often if requested by the client, upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable by the Advisor. These factors generally include, but are not limited to, the following: change in general client circumstances (for example: marriage, divorce, retirement); or economic, political or market conditions. If we provide separate financial planning and/or consulting services but not portfolio management services, reviews are conducted on an agreed upon basis. Such reviews are conducted by one of our investment adviser representatives.

We have discretionary authority over your investments when we provide portfolio management services. Discretionary authority grants us the full authority to buy, sell, manage, reinvest, or otherwise affect investment transactions involving your assets without consulting with you first. We manage your accounts according to your specific investment needs and risks. We do not limit our advice or management to particular types of securities. We do not have any requirements for you to open or maintain an account or to establish a relationship with us, such as a minimum account size or investment amount.

For more detailed information about our services, please see our [Form ADV Part 2A "Brochure"](#) Items 4 and 7.

Conversation Starters – please 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 fees for portfolio management services are based on a percentage of the assets we manage for you, which will not exceed 0.35% quarterly billed in advance directly from your account. Your exact fee will be disclosed in your Investment Management Agreement and is negotiable.

You may also pay a fixed fee for stand-alone advanced financial planning services, which may range from \$1,900 to \$25,000 or more based on scope and complexity. After the initial financial planning period is completed we may agree on a recurring advanced planning arrangement, which is billed quarterly on a fixed fee basis in arrears, annual fees ranging from \$0 to \$5,000.

You may also incur fees or charges imposed by parties other than us in connection with investments made through your account(s), including but not limited to: brokerage commissions, transaction fees, custodial fees, charges imposed by investment companies (mutual funds, closed-end funds, unit investment trusts, index funds or exchange traded funds) and disclosed in the prospectus (e.g., management fees and other fund expenses), fees imposed by annuity providers and disclosed in the annuity contract, transfer or other taxes, and wire transfer and electronic fund fees. Any trading costs, if any, will be charged to your accounts.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs, if any, 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.

Wealth with No Regrets®

For more detailed information about our fees and costs, please see our [Form ADV Part 2A "Brochure"](#) Item 5.

Conversation Starters – please 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. 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 have an arrangement with Advisors Excel in which we act as insurance agents and recommend various insurance solutions (life, long-term care, disability, Medicare supplement, and annuities) to you. Through our participation in certain programs with them, we receive economic benefits such as earning commissions on insurance products you purchase through us. As part of our fiduciary duty, we endeavor at all times to put your interests first and not our financial compensation. The receipt of economic benefits, which may include trips and sales award, by our firm from Advisors Excel creates a conflict of interest and may influence our choice in providing services to your account. You will not pay any additional fees or transaction fees beyond those that are traditionally charged by our firm. You are not obligated to purchase insurance products with us.

Please review Items 4, 5, 10, and 14 of our [Form ADV Part 2A "Brochure"](#) for detailed descriptions of these conflicts and how we address them.

Conversation Starters – please 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 primarily on a salary basis. Based on their role with the firm, some financial professionals share in the overall firm profit. Our financial professional who acts as a portfolio manager is compensated based on a basis point fee based on money managed. This presents a conflict of interest as our financial professionals have an incentive to grow the firm's revenue and potentially receive distributions or increased fees on managed money. You should discuss your financial professional's compensation directly with your financial professional.

For more detailed information on this conflict of interest, please see our [Form ADV Part 2A "Brochure"](#) Items 4 and 10.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

Yes. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research Wealth with No Regrets® and our financial professionals.

Conversation Starters – please ask your financial professional:

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

For more information about our investment advisory services or to request the most current version of this relationship summary, please go to www.wealthwithnoregrets.com or call our office at (678) 278-9632.

Conversation Starters – please ask your financial professional:

- 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? What Fees Will I Pay?



Scan this QR code to read our Form ADV Part 2A Brochure