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## Customer Relationship Summary

### Introduction

Journey Beyond Wealth (“JBW”) is an investment adviser registered with the SEC and we provide comprehensive financial planning, investment management, and family office services. Registration with the SEC does not imply a certain level of skill or training. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. We encourage you to visit [Investor.gov](https://www.investor.gov), which is a free and simple search tool to research our firm and our financial professionals.

### What Investment Services and Advice can you provide me?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. JBW regularly meets with clients to provide investment advice, develop strategies and define goals. Assets are managed on a discretionary basis. Discretionary authority allows JBW to buy and sell securities without asking in advance. We do not limit the types of investments upon which we advise. Our minimum annual fee for comprehensive financial planning services is \$9,000 per year. Legacy clients, extended family members of owners, employees, and associated persons of JBW may have services negotiated below the minimum fee for comprehensive financial planning services.

#### **Conversation Starters. 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?

We receive compensation by charging an on-going asset management fee based on the value of cash and other investments in your advisory account. We can also receive compensation based on a fixed fee depending on the services provided. The amount paid to our firm and your financial professional generally does not vary based on the type of investment we select on your behalf. We strive to use the most cost-effective investment choices but in some instances a transaction fee, known as a ticket charge, will apply. Some fees are negotiable and based on the scope and complexity of your assets, the amount of time and expertise required, as well as asset values. The more assets you have in an advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account which results in an increase in compensation to us. You pay our advisory fee even if no transactions are made during the fee period. 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. 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.

Our financial professionals offer investment advisory services through JBW. When acting in the capacity of an investment adviser, we must abide by certain laws and regulations in our interactions with you. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and objectives on an ongoing basis.

Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them. For example, the more assets you have in an advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase your fees.

### **Conversation Starter. 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?

### **Additional Information—**

- Please visit [Investor.gov/CRS](https://investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.
- For additional information on our advisory services, see our ADV brochure available at [Investment Adviser Public Disclosure \(IAPD\)](#).

## **How Do Your Financial Professionals Make Money?**

Our financial professional makes money based upon the amount of assets they manage for you, revenue the firm earns from the financial professional's advisory services or recommendations, and fixed fees on financial planning services. These are all cash forms of compensation. Your financial professional does not receive any form of non-cash compensation.

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

No, Journey Beyond Wealth does not have any disciplinary events to disclose. Please visit [Investor.gov/CRS](https://investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

### **Conversation Starter. Ask your financial professional—**

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

## **Additional Information**

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### **Conversation Starter. Ask your financial professional—**

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