

RWM FIRM BROCHURE

THIS BROCHURE PROVIDES INFORMATION ABOUT THE QUALIFICATIONS AND BUSINESS PRACTICES OF RUGGIE CAPITAL GROUP INC dba RUGGIE WEALTH MANAGEMENT. IF YOU HAVE ANY QUESTIONS ABOUT THE CONTENTS OF THIS BROCHURE, PLEASE CONTACT US AT 352-343-2700. THE INFORMATION IN THIS BROCHURE HAS NOT BEEN APPROVED OR VERIFIED BY THE UNITED STATES SECURITIES AND EXCHANGE COMMISSION OR BY ANY STATE SECURITIES AUTHORITY.

ADDITIONAL INFORMATION ABOUT OUR FIRM IS ALSO AVAILABLE ON THE SEC'S WEBSITE AT:

www.adviserinfo.sec.gov

**Ruggie Capital Group, Inc dba Ruggie Wealth Management
2100 Lake Eustis Dr., Tavares, FL 32778
352.343.2700**

A Registered Investment Advisor**

*****Registration does not imply a certain level of skill or training***

Please read and retain this for
your records.

MATERIAL CHANGES SINCE LAST BROCHURE

Material events since our last publication of this item on 10/31/2014 include:

(no events)

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4. ADVISORY BUSINESS

Firm Description.....Ruggie Capital Group, Inc dba Ruggie Wealth Management ("RWM") is an SEC Registered Investment Advisor and has been registered since 10/2008. Ruggie Capital Group also operates under the dba of RW Direct (RWD).

Principal Owners.....Thomas H. Ruggie is 100% owner of Ruggie Capital Group, Inc.

Types of Advisory Services.....RWM offers Wealth Management and Financial Planning services. Our Wealth Management services consist of managing portfolio's for our clients in accordance with their investment objectives. Our advisory transacts business in mutual funds, ETF's, stocks, bonds, commodities, options, private and public partnerships, variable annuities, real estate investment trusts, insurance and other investment products.

RWDirect offers Wealth Management and Financial Planning services solicited primarily to plan participants as an added value to plan management. Services consist of investment advice and portfolio model allocations as well as Financial Planning when requested. Our advisory is capable of transacting business in all types of securities, however our model business is tailored to mutual funds, ETF's and insurance.

Tailored Relationships.....Advisory services are tailored to the individual needs of the clients, through quantitative and qualitative analysis and financial planning discovery meetings. Clients may restrict the range of investments used in their portfolios via notation on their Investment Advisory Agreement.

Wrap Fee Programs.....RWM offers wrap fee account management, detailed in the APPENDIX I of this document. Wrap fee accounts are charged one fee for advisory and execution services. We receive a portion of this fee for our services. Please see our RWM WRAP FEE PROGRAM BROCHURE (Appendix I) for more information on this program. In certain legacy situations and also under RWD we also offer Non-Wrap accounts.

Client Assets.....As of 02/28/2015, advisor manages approximately 305 million in assets on a discretionary basis, and approximately 27 million on a non-discretionary basis.

5. FEES AND COMPENSATION

Advisory Fee...Advisory fees are negotiable for each client's situation and tailored to each client's financial plan and custodial arrangement. Specific fee schedules will be discussed according to the plan recommended. Our advisory fees do not exceed 2%.

Fee Billing.....For RWM clients: fees are payable quarterly in advance and are directly debited from the account. In some cases, advisory fees are inclusive of execution costs. In as much as Adviser will pay these execution costs associated with account transactions, a potential disincentive to trade may be presented. Clients should review and understand the RWM WRAP FEE PROGRAM BROCHURE fully (see Appendix I), prior to engaging the Adviser's services.

For purposes of calculating Account Fees, all accounts are billed on a calendar quarter. The initial Account Fee will include a prorated fee amount for the partial quarter, in addition to the standard quarterly fee for the upcoming quarter. Subsequent Account Fee payments are due and assessed at the beginning of each quarter based on the value of the assets under management as of the close of business on the last business day of the preceding quarter as valued by the third-party custodian of the account. Additional deposits and withdrawals will be added or subtracted from portfolio assets, as the case may be, which may lead to an adjustment of the advisory fee. All Account Fees are deducted from the account pursuant to the RWM Investment Advisory Agreement.

For RWD clients: For purposes of calculating Account Fees, we calculate and bill our advisory accounts in advance, on a calendar quarter. Your first consulting fee deduction may include a prorated fee amount for the previous quarter, if advisory services began prior to the previous quarter's end date. Subsequent account fee payments are due and assessed at the beginning of each quarter and are based on the value of the account assets as of the close of business on the last day of the preceding quarter. The Management Fee assigned to the account is non-negotiable, and is based on the value of the assets in the account, including cash holdings.

Other Fees.....In addition to the Account Fee, client may also incur certain asset based and flat fee charges in connection with investments made through program platforms and custodians. Our recommendation of outside strategies and managers will also add additional asset based management fees to the account, separate and apart from the RWM Advisory fee. Additionally, it is important to note that when investing in RWM proprietary strategy models clients will incur an additional asset based platform and internal management fee to their account. Asset based fee totals are disclosed to the client as part of the application and proposal process.

Other fees which may be imposed by third parties include, but are not limited to, the following: custodial annual account fees, other transaction charges and account service fees, IRA and qualified retirement plan fees, mutual fund or money market 12b-1, mutual fund, ETF or money market management and administrative expenses, omnibus processing fees, sub transfer agent fees, networking fees, certain deferred sales charges on previously purchased mutual funds transferred into the account, variable annuity expenses, administrative servicing fees for trust accounts, creation and development fees or similar fees imposed by unit investment trust sponsors, hedge fund investment management fees, managed futures investor servicing fees, participation fees from auction rate preferred securities, and other charges required by law. RWM may receive a portion of these fees through soft dollar arrangements detailed below. Further information regarding charges and fees assessed by a mutual fund, ETF or variable annuity are available in the appropriate prospectus.

Fees paid in advance.....All Advisory fees are paid in advance. If an advisory contract is terminated prior to the end of the billing period in which fees have been paid in advance, a refund may be requested in writing to the Advisor, and a prorated refund will be issued, with the accounts last billing amount divided by 90 and multiplied by the number of days remaining unused in the period. A refund will be issued directly to the account whenever possible.

Additional Compensation.....Conflicts of interest may cause a supervised person an incentive to recommend investment products based

on the compensation received, rather than on a clients needs. The below outline potential conflicts of interest when dealing with our firm.

Conflict of interest: Associated persons of the advisor are registered representatives of Purshe, Kaplan, Sterling Investments (PKS), a registered broker/dealer, member of FINRA. In these capacities associated persons of the Adviser may recommend securities, insurance, or other products and receive compensation if products are purchased through the affiliated broker/dealer firm, which may be load-based commissionable products. This conflict is regulated by firm review of new accounts and purchases. Brokerage products are recommended in cases where a similar product is not available in an advisory capacity. Advisory fees will not be charged on an account that is sold through our broker/dealer. Clients are under no obligation to act upon any recommendations of the associated persons or effect any transactions through the associated persons if they decide to follow the recommendations.

Conflict of interest: Associated persons of the Adviser may also be licensed insurance agents. In this capacity associated persons of the Adviser may recommend insurance or other products, and receive compensation for those products separate from investment advisory fees.

Conflict of interest: Associated persons of the advisor provide research and investment management to a separate, affiliated RIA, RWM Asset Management. Clients of the firm may be directed to invest in UMA platforms, collective trusts, or models that are actively managed by RWM Asset Management or its dba of Edge Solutions, or dba Edge 401k Funds. In recommending this, client may incur an additional management fee separate and in addition to those fees outlined above. Client is encouraged to read and understand the ADV Part 2 disclosure of RWM Asset Management in addition to this brochure before investing.

6. PERFORMANCE BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Sharing of Capital Gains or Capital Appreciation.....Advisor does not participate in performance based account fees.

7. TYPES OF CLIENTS

Description..... RWM Wealth Management services are available for individuals, banks and thrift institutions, Investment Companies, Pension and Profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

Account Minimums..... There is no account minimum for accounts held at RW Direct. Account minimums for RWM are set at \$250,000

8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Methods of Analysis.....We manage client portfolios based on the research of its investment committee. This includes various methods of research, investment style and management philosophy:

The Retirement Distribution Strategy is a method of allocating and investing to ensure income and growth of investments over the life of our clients. The RDS utilizes the different Model Portfolio Pools in varying percentages in accordance with the client's income needs and risk tolerance levels as discovered in our client meetings.

Fund and ETF selection is based on various performance criteria and on the continual research of all investment opportunities. A point system is utilized for grading the funds for more specific review and possible addition or deletion from our tracking. Performance returns, Financial Ratios, Quartile Rankings, and Ratings are some of the considerations when grading funds and ETFs.

We are not currently recommending an individual equity portfolios, but have a Sell strategy for clients who transfer equities in under management where equities are graded and sold according to their grade. Any quality positions will be kept and added to our stock tracking list. If a position falls below standard, the position will be sold at that time.

Investment Strategies.....The Investment Policy Committee is also responsible for oversight of our investment selection process, and for reviewing and approving certain products to be offered in any managed account, including, but not limited to hedge funds, alternative investments, REITs, and Structured Investments. The members of the Investment Policy Committee will be the registered advisory personnel of RWM.

Risk of Loss.....Different types of investments involve varying degrees of risk, including risk of loss. It should not be assumed that future performance of any specific investment or investment strategy will be profitable or equal any specific or past performance level. Prospective clients should read and understand this statement and all firm disclosure documents prior to engaging our firms services.

Specialized recommendations...Through a relationship with Crystal Capital Partners, LLC ("Crystal") we may provide our qualified clients with customized hedge fund portfolios. Crystal specializes in building customized hedge fund portfolios. Crystal specializes in building customized hedge fund portfolios that help complement the existing holdings of client investments. With Crystal's services, we will have access to top tier hedge fund managers, detailed analytics, reporting and comprehensive due diligence previously only available to the largest institutions. Most customized accounts will be invested with investment managers or investment funds through a series fund organized by Crystal. The investment managers and investment funds that we recommend will be selected from a list that has been developed by Crystal, based on its quantitative and qualitative research of the managers and funds. After a client approves the customized portfolio that we recommend, the client will invest in a series or portfolio of Crystal Capital Fund Series, LLC (the "Crystal Fund"), that is managed by Crystal. The Crystal Fund is a private investment fund that has several segregated portfolios. Each portfolio is a separate pool of assets constituting a separate fund with its own investment objectives and policies. Prospective clients should read and understand this statement as well as Crystal's brochure and disclosure documents prior to investing in Crystal portfolios.

9. DISCIPLINARY INFORMATION

Legal or Disciplinary Material events.....Advisor and its registered personnel have no material legal or disciplinary events to disclose.

10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Material Relationships or Arrangements with Financial Industry.....

REGISTERED REPRESENTATIVE.....Some management persons of RWM are also registered representatives of Purshe, Kaplan, Sterling Investments (PKS), a registered broker/dealer, member of FINRA. Presently this includes: Thomas Ruggie, Louis Shinaman, Ellen Wilcox and Kathleen McQueen.

While our primary function is that of an investment advisor, we have established the affiliation with PKS in order to best serve our clients needs. There is a potential conflict of interest when a brokerage product is recommended, as compensation will be received thorough the affiliated broker/dealer firm (PKS) and not from the client directly as in our fee-based services. Clients are under no obligation to act upon any of the brokerage recommendations of the associated person, nor are they obligated to transact the brokerage business through our firm if they so choose to follow our recommendations. In no case will we receive fees on a holding which a brokerage commission is also derived.

INSURANCE - Some supervised persons of RWM are also licensed insurance agents. Presently this includes: Thomas Ruggie, Louis Shinaman, Ellen Wilcox, Sarah Anemone, Audrey Ralicki and Jorge Romero.

While our primary function is that of an investment advisor, we have established this affiliation in order to best serve our clients needs. There is a potential conflict of interest when an insurance product is recommended, as compensation will be received thorough the insurance company and not from the client directly as in our fee-based services. Clients are under no obligation to act upon any of the insurance recommendations of the associated person, nor are they obligated to transact the insurance business through our firm if they so choose to follow our recommendations. In no case will we receive fees on an insurance holding where commission was also derived.

OTHER RIA – Thomas Ruggie acts as President of RWM Asset Management, LLC. Other related persons of RWM may also be affiliated or registered with RWM Asset Management. This RIA provides research and investment management services. Referral fee arrangements exist between us and this firm, however this does not increase or negatively affect the clients fee rate with either firm.

Thomas Ruggie acts as President of Asset Advisors of America, LLC. Other related persons of RWM may also be affiliated or registered with Asset Advisors of America. This RIA company specializes in corporate retirement plan offerings only. Referral fee arrangements exist between us and this firm, however this does not increase or negatively affect the clients fee rate with either firm.

Thomas Ruggie acts as a consultant to 401k Generation, an affiliated entity. Referral fee arrangements exist between us and this firm, however this does not increase or negatively affect the clients fee rate with either firm.

THIRD PARTY MANAGERS - Some supervised persons of RWM at times recommend other unaffiliated investment advisors or third party money managers, when specific client situation warrants.

BOARD AFFILIATIONS - Thomas Ruggie currently serves as President of the Tom and Kim Ruggie Family Foundation, Inc. This is a non-profit charitable foundation established to raise funds and direct contributions to worthwhile charities. Several clients serve on the board of this foundations committee. No fees or monies are generated to us from this affiliation.

11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Code of Ethics.....The Adviser has adopted a Code of Ethics for the purpose of instructing its personnel in their ethical obligations and to provide rules for their personal securities transactions. The Adviser and its personnel owe a duty of loyalty, fairness and good faith towards their clients, and the obligation to adhere not only to the specific provisions of the Code but to the general principles that guide the Code.

Recommending Securities with Material Financial Interest.....On occasion we may recommend the purchase of a security in which a principal or associated person of this firm already has a material financial interest in. It is our practice to always provide full disclosure of any facts which would be relevant to your decision. This would likely be a verbal disclosure with a written, signed disclosure upon effecting the transaction.

Investing in same securities recommended to clients.....Although we do not generally recommend individual security portfolios, on occasion an advisor or firm personnel may hold the same security that a client holds as well. With respect to this conflict, at any time trades are placed in the same security for both a client and an advisor on the same day, the customer's trade will always take time precedence over firm personnel trades.

More detail can be found in our code of ethics policy; a copy is available at your request.

The Code covers a range of topics that include: general ethical principles, reporting personal securities trading, exceptions to reporting

securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code, review and enforcement processes, amendments to Form ADV and supervisory procedures. The Adviser will provide a copy of the Code to any client or prospective client upon request.

12. BROKERAGE PRACTICES

Selecting brokerage firms.....Securities transactions for our managed accounts are maintained at a "qualified custodian" such as TD Ameritrade Institutional, (a division of TD Ameritrade, Inc. Member FINRA/SIPC/NFA), Schwab or LPL, with no commissions being paid to us from these custodians. While we have made every attempt to obtain the best custodial arrangements possible, there is no assurance that execution will be obtained at best rates. We consider a wide range of factors, including:

- Combination of transaction and reporting services
- Custody asset services (generally without a separate fee for custody)
- Capability to execute, clear and settle trades
- Capability to facilitate transfers and payments to and from accounts
- Breadth of investment products made available
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services and willingness to negotiate them
- Reputation, financial strength and stability of the provider
- Their prior service to us and our other clients
- Availability of other products and services that benefit us, as discussed below

Clients should consider and discuss with us the selection of the custodian and whether certain costs or disadvantages may arise as a result of the use of either of the custodians. While we recommend custodians, you will ultimately decide which to utilize and you will be entering into an agreement directly with them for your account. Clients are under no obligation to implement a plan or its recommendations through our custodian choices. We are independently owned and operated and not affiliated with any custodian.

Research and Soft Dollars....."Soft Dollars" are research and other products which are provided to us due to of our affiliation with a custodian. When selecting custodians for use in our program we have made choices based on our needs for servicing the accounts as well as client needs in account features and services. Our selection of your custodian is not based on soft dollar benefits, but will be based on net assets as well as service level required.

Benefits received which may benefit the advisor and not the client accounts may include: educational conferences and events, business entertainment of our personnel, technology, compliance, legal and business consulting, publications and conferences on practice management and business succession, and access to human capital consultants. Custodian(s) may provide some of these services themselves, or provide access to a third party and may discount or waive its fees or pay all or a part of a third party's fees for services.

Benefits received which assist the Adviser but may not directly benefit you: software and training on technology that provides access to client account data, research, pricing information and other market data; back-office training and support functions; recordkeeping, advisory fee payment processing and client reporting. These services may be used to service Adviser's accounts, including accounts not maintained with the custodian whom is providing the service.

Benefits received that benefit you: Custodian(s) institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through custodian(s) include some to which we might not otherwise have access or would require a significantly higher minimum initial investment by our clients.

a/b. Because custodians stipulate that we must keep a minimum amount of assets in their custody to receive soft dollar benefits, and when client brokerage commissions are used to fulfill this purpose, the Adviser is in a position to benefit without having to pay for the products and services provided. This may create an incentive to recommend a custodian based on the Advisers interest in receiving these benefits, rather than in receiving best execution for our clients. Because Advisor's clients do not pay more for investment transactions effected or assets maintained at either custodian as a result of these benefits and with respect to the amount of total assets under our management we do not believe that maintaining this minimum amount at certain custodians presents a material conflict of interest. Additionally, there is no corresponding commitment made by the Advisor to invest in any specific funds, securities, or other products as a result of the benefits.

c. n/a

d. Soft dollar benefits are used without regard to which accounts cause the benefits to be derived, including use of the benefits on accounts that may be held with a different custodian altogether.

e. During our last fiscal year, benefits were derived from our affiliation with custodian(s) to include: participation in the annual custodian(s) conference(s), Marketing support, Transfer fee reimbursements, and other products used by the Advisor in the furtherance of our investment advisory business operations.

Brokerage for client referrals.....We do not receive client referrals from any of our affiliations, nor do we direct brokerage services to firms for this purpose.

Directed Brokerage.....We do not recommend or permit for clients to direct transactions or specify a broker for execution.

Order Aggregation.....Purchases and sales of securities are aggregated whenever possible in order to obtain best execution for our clients. There is generally a minimum share quantity that is required in order to effect an aggregate transaction.

13. REVIEW OF ACCOUNTS

Periodic Reviews.....Because we use model portfolios, we are constantly evaluating the portfolio holdings and will make changes within

client portfolio's proactively when necessary, and as our discretion permits. Client's financial plans are reviewed with a frequency determined and agreed upon in our initial planning stages with a client. Frequency of contact and in-person reviews are related to the clients need levels as well as the purpose and size of the accounts we manage. These financial plan reviews are important so that we may discuss and update any pertinent information regarding your plan; as well as ensure we are correctly pursuing your overall objectives with our account management. All client financial plans are reviewed by Thomas Ruggie.

Review Triggers.....Although they will be scheduled with a certain frequency, a review may be requested at any time by a client and is recommended when significant changes occur in your family (i.e. death, marriage, divorce, sale of business, etc.) These reviews will be conducted by an Investment Advisor Representative of our firm.

Regular Reports.....At a client review, written asset reports will be provided which aggregate the account holdings in which we manage. You will always receive statements from the custodian of the assets, and the values we give you on RWM reports should be verified against the custodian statements you receive directly. Aggregate reports can be requested at any time by our clients, but are not provided on a regular basis at this time.

14. CLIENT REFERRALS AND OTHER COMPENSATION

Economic Benefits.....We do not have any ongoing arrangements where an economic benefit is derived from someone who is not a client, however we are sometimes approached by fund companies and such and may partake in a hosted educational event for our clients benefit. Conflict may arise when Advisor benefits from these types of events, however every investment decision is made through our firm investment committee and standardized process, without regard to financial benefits derived.

Third Party Solicitors.....Advisor may receive client referrals from both affiliated and unaffiliated individuals who are not it's supervised persons. We currently have solicitor agreements of this nature in accordance with Rule 206(4)-3 of the Investment Advisers Act of 1940, and any corresponding state requirements. Any such referral fee shall be paid solely from the Advisors investment management fee and shall not result in any additional charges to the client. If the client is introduced to the Advisor by an unaffiliated solicitor, the solicitor at the time of the solicitation, shall disclose the nature of its solicitor relationship and provide the prospective client a copy of the Advisors disclosure documents (Investment Advisory Agreement, ADV Part II as well as solicitation disclosure document).

15. CUSTODY

Account Statements.....Under SEC regulations we are deemed to have custody of your assets if you authorize us to instruct the custodian to pay our advisory fees directly from your account. Even with this instruction in force, the custodian maintains the actual custody of your assets. Clients will always receive account valuation statements from the custodian of their assets directly and at least quarterly. Any values given on RWM reports should be verified against the custodian statements you receive directly.

16. INVESTMENT DISCRETION

Discretionary Authority for Trading and Limited Power of Attorney.....Investment accounts are managed on a discretionary basis for our clients, meaning that we will manage your portfolio and have limited power of attorney to execute transactions without obtaining specific consent prior to every transaction. This authority is limited to accounts so designated via the Investment Advisory Agreement (IAA). Clients are free to specify when executing this contract, any limitations on our authority.

17. VOTING CLIENT SECURITIES

Proxy Voting.....We do not have authority, nor do we accept authority to vote client securities in the portfolio we manage. Upon account set up, custodians are directed to forward this information to you directly. Should you have any questions with regard to voting proxies, we remain available to assist, however we will not proactively contact you with regards to any voting issues.

18. FINANCIAL INFORMATION

Prepayment of fees.....We do not require prepayment of fees of more than \$1,200 per client six months or more in advance.