

RWM WRAP FEE PROGRAM BROCHURE

THIS WRAP FEE PROGRAM 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 THOMAS H. RUGGIE AT 352.343.2700 OR TRUGGIE@RUGGIEWEALTH.COM.

THE INFORMATION IN THIS BROCHURE HAS NOT BEEN APPROVED OR VERIFIED BY THE UNITED STATES SECURITIES AND EXCHANGE COMMISSIONS OR BY ANY STATE SECURITIES AUTHORITY.

ADDITIONAL INFORMATION ABOUT RUGGIE CAPITAL GROUP dba RUGGIE WEALTH MANAGEMENT IS AVAILABLE ON THE SEC'S WEBSITE AT: www.adviserinfo.sec.gov

If you have any questions about the contents of this brochure, please contact us at:

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A Registered Investment Advisor**

***Registration as an Investment Advisor does not imply a certain level of skill or training.*

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MATERIAL CHANGES

Material events since our last publication of this item on 01/31/2013 include: name change (Item 4).

INTRODUCTION

Ruggie Capital Group, Inc dba Ruggie Wealth Management (“RWM”) is a registered investment advisor with the Securities and Exchange Commission pursuant to the Investment Advisers Act of 1940. RWM transacts business in mutual funds, stocks, ETF’s, bonds, commodities, options, private and public partnerships, variable annuities, real estate investment trusts, structured products, insurance and other investment products.

ITEM 4:**SERVICES FEES AND COMPENSATION**

SERVICES.....The RWM program offers clients an asset management account in which RWM in its capacity as a registered investment advisor and its investment advisor representatives (“IARs”) direct and manage specified client assets.

The RWM program permits a client to authorize RWM to purchase and sell on a discretionary basis; no load, load waived mutual funds, equities, fixed income securities, options, hedge funds, managed futures, and structured products pursuant to investment objectives chosen by the client, to liquidate previously purchased no load, load waived mutual funds, equities, fixed income securities, options, hedge funds, managed futures, and structured products. RWM is also authorized to purchase and sell separate accounts within variable annuities under management. For purposes of this document, the term mutual fund includes both investment companies registered under the Investment Company Act of 1940, including exchange traded funds, and other pooled investment vehicles which are not registered.

Advisory Wrap Fee Schedule.....

<i>Assets</i>	<i>Fee Rate</i>
<i>First 500k</i>	<i>1.25%</i>
<i>500k – 1 Million</i>	<i>1.00%</i>
<i>1 Million – 3 Million</i>	<i>.85%</i>
<i>3 Million – 5 Million</i>	<i>.75%</i>
<i>5 Million – 10 Million</i>	<i>.50%</i>
<i>10 Million and above</i>	<i>negotiable</i>

The Advisory Wrap Fee assigned to the account is negotiable, and is based on the value of the assets in the account, including cash holdings. The fee is payable quarterly in advance and is 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 this RWM WRAP FEE PROGRAM BROCHURE fully, 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.

Although expressed as a percentage, in certain situations where account minimums are not met, the Account Fee may be calculated as a flat annual fee. The greater of the assigned account fee percentage, or one fourth (\$750) of the annual minimum fee will be assessed to the account on a quarterly basis in advance.

Securities transactions for RWM Wrap accounts are effected through a qualified custodian, with no commissions being paid to RWM. While RWM has made every attempt to obtain the best custodial arrangements possible, there is no assurance that execution will be obtained at best rates. Clients should consider and discuss with their IAR the selection of the custodian and whether certain costs or disadvantages may arise as a result of the possibility of less favorable executions in their RWM Managed account. Also notable, no agency cross transactions or principal transactions may be effected in RWM accounts. Clients are under no obligation to implement a plan or its recommendations through our custodian choices.

The RWM program may cost the client more or less than purchasing program services separately. Factors that bear upon the cost of the RWM account in relation to the cost of the RWM services purchased separately include: the type and size of the account, the historical and or expected size or number of trades for the account, and the number and range of supplementary advisory and client related services provided to the account.

The Advisor will recommend a custodian for its wrap fee program. As described in Part 2A Item 12 (previously), soft dollar arrangements are defined as compensation to the Advisor for referrals to custodians and pose a potential conflict of interest when making these recommendations. This applies to our referral of wrap accounts to custodian(s), as it is currently our only advisory account offered.

Additional 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. It is important to note that when investing in RWM proprietary strategy models clients will incur an additional asset based management fees to their account. Additionally our recommendation of outside strategies and managers will also add additional asset based management fees to the account. Asset based fee totals are clearly disclosed to the client as part of the application 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.

Mutual funds may also charge a redemption fee if a redemption is made within a specific time period following the investment. The terms of any redemption fee are disclosed in the fund's prospectus. Transactions in mutual fund shares (e.g., for rebalancing, liquidations, deposits or tax harvesting) may be subject to a fund's frequent trading policy.

If an account is approved for trading on margin and the client has entered into a margin agreement, the client will be charged margin interest on any credit extended to or maintained by the client. This interest charge is in addition to the annual investment advisory fee charged in connection with the account. The annual investment advisory fee will not be charged on any margin debit balance, rather only on the net equity of the account.

Compensation to Recommending Parties..... Advisor may receive client referrals from both affiliated and unaffiliated individuals who are not its 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).

ITEM 5

Account Requirements.....A minimum account value of \$250,000 is required for RWM managed accounts. In certain instances, the minimum account size may be lowered and a flat fee for services will be imposed.

Types of Clients.....The RWM WRAP FEE PROGRAM BROCHURE is available for individuals, banks and thrift institutions, Investment Companies, Pension and Profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

ITEM 6:

Portfolio Manager Selection and Evaluation..... RWM manages its wrap fee program portfolios based on the research of its investment committee, comprised of the registered individuals of the Advisor. The RWM Investment Policy Committee is responsible for the oversight of RWM's investment selection process, and for reviewing and approving certain products to be offered in the RWM model strategies, including, but not limited to 3rd party managers, hedge funds, alternative investments, REITs, and Structured Investments.

RWM generally requires that individuals involved in determining or giving investment advice hold a bachelors degree (BA/BS) in Business Administration and/or Economics, and have at least two years of financial planning, advisory or brokerage related experience. An MBA degree is preferred. The Adviser requires that each associate have any licenses required to transact business on behalf of the firm.

Third Party Performance Review.....Advisor does not currently have an independent third-party review process to determine performance information or to verify accuracy or compliance with presentation standards, therefore, performance information may not be calculated on a uniform and consistent basis.

ITEM 7:

Client Information.....The IAR obtains the necessary financial data from his/her client and assists the client in setting appropriate investment objectives for the program account. The IAR obtains this information by having the client complete a Confidential Client Profile. The IAR is obligated to ask the client from time to time whether or not information in his/her Confidential Client Profile has changed so that updated information can be obtained when needed.

ITEM 8:

Client contact with Portfolio Managers.....There are no restrictions on the clients ability to contact and consult with their portfolio managers, or a participating representative of the RWM Investment Committee.

ITEM 9:

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

Code of Ethics.....The Wrap program is subject to the same adopted Code of Ethics as detailed in the RWM Firm Brochure.

Economic Benefits.....The Wrap program is subject to the same Economic benefits as detailed in the RWM Firm Brochure.

Third Party Solicitors.....The Wrap program receives referrals from third party solicitors as detailed in the RWM Firm Brochure.