

NET WORTH ADVISORY GROUP

Registered Investment Advisor

Form ADV Part 2A
Investment Advisor Brochure

NET WORTH ADVISORY GROUP, LLC

Form ADV Part 2A
Investment Advisor Brochure

Name of Registered Investment Advisor	Net Worth Advisory Group
Address	9980 So. 300 W., Suite 110, Sandy, Utah 84070
Phone Number	801-566-6639
Website Address	Networthadvice.com
E-mail Address	ray@networthadvice.com
Date of Last Revision	February 9, 2016

This Form ADV Part 2A (Investment Advisor Brochure) gives information about Net Worth Advisory Group and its business for the use of clients and prospective clients. If you have any questions about the contents of this brochure, please contact us using one of the methods listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration is mandatory for all persons meeting the definition of investment advisor and does not imply a certain level of skill or training.

Additional information about our firm is available on the SEC’s website at: www.adviserinfo.sec.gov.

Material Changes

Material changes to the ADV Brochure will be provided as a separate document to clients who have received previous versions of brochure.

Table of Contents

Cover Page	i
Material Changes	ii
Table of Contents	iii
Advisory Business	1
Fees and Compensation	2
Performance-Based Fees And Side-By-Side Management.....	3
Types of Clients	3
Methods of Analysis, Investment Strategies, and Risk of Loss.....	3
Disciplinary Information	4
Other Financial Industry Activities and Affiliations	4
Code of Ethics, Participation or Interest In Client Transactions, and Personal Trading	4
Brokerage Practices	5
Review of Accounts	5
Client Referrals & Other Compensation	5
Custody	5
Investment Discretion	6
Voting Client Securities	6
Financial Information	6

Advisory Business

Advisory Firm

Net Worth Advisory Group has been providing financial planning and investment advisory services since 2003. Ray E. LeVitre is the founder and principal owner of the firm and has been in the financial services industry since 1995. David W. Swapp is also a principal owner of the firm and has been in the financial services industry since 2005. Both are Certified Financial Planners.

Advisory Services

Net Worth Advisory Group provides supervisory/management services including Financial Planning Services, Investment Portfolio Advice, and referrals to third-party advisors' investment programs. Investment Supervisory Services usually begin with the preparation of a financial plan, after an in-depth financial profile is completed. The profile uses a client's stated existing assets and liabilities, her or his risk tolerance and investment goals and objectives to propose investments suitable for the individual client. The financial plan includes an investment strategy designed to help meet the client's goals and objectives, based on detailed information the client discloses to the advisor, but may also include such non-security related advice such as tax planning, education financing, business and estate planning, and insurance needs, among other possible areas. Net Worth Advisory Group will prepare a comprehensive financial and/or investment plan for clients who desire such a plan. The fee charged for producing the plan is separate from the sale of any product the plan may recommend. The agreed-upon fee will be noted in the Financial Planning Agreement.

Financial plan fees range from \$750 to \$5,000 based upon the complexity of the planning.

As of Dec. 31, 2015 Net Worth Advisory Group had \$134,260,072 of investment assets under management on a discretionary basis, and \$124,108,658 assets under management on a non-discretionary basis.

Services are based on the individual needs of the client. An initial interview and data gathering questionnaire is completed to determine the client's financial situation and investment objectives, and to give the client the opportunity to impose reasonable restrictions on the management of the account. Clients have the ability to leave standing instructions with the IA Rep to refrain from investing in particular securities or types of securities, or invest in limited amounts of securities. Semi-annually the IA Rep will contact the client to see if there have been any changes in the client's financial situation or investment objectives. It is the client's responsibility to notify the IA Rep if there are changes. Clients may call in at any time during normal business hours to discuss directly with the IA Rep about the client's account, financial situation, or investment needs. Clients will receive from the custodian/brokerage firm timely transaction confirmations and at least quarterly statements containing a description of all transactions and all account activity. The client will retain rights of ownership of all securities and funds in the account to the same extent as if the client held the securities and funds outside the program.

As previously noted, client investment accounts will be managed on a non-discretionary and/or a discretionary basis as agreed upon by the client. The investment strategy chosen by the client will be based on the client's risk tolerance, investment time frame, income requirements, and other investment objectives. A strict investment discipline will be followed as chosen and outlined in the client investment advisory fee agreement. Accounts will be managed using mutual funds (no-load and load-waived funds), exchange traded funds (EFT's) individual equities, individual bonds, and/or annuities.

On occasion we hold seminars. These seminars may include presentations on various securities and insurance products, or on financial planning strategies. A fee is not charged to those in attendance.

Fees and Compensation

Net Worth Advisory Group, LLC provides portfolio investment advice, portfolio construction and supervisory services for some client accounts. These accounts will be essentially non-discretionary, except when discretion is allowed within limitations noted below. Net Worth's advisory representative will work with each such client to establish investment objectives and risk tolerance levels. Once such objectives and risk parameters are established, assets will be held by Fidelity Institutional Brokerage Group (FIBG), FOLIOfn Investments, Charles Schwab, TD Ameritrade or other custodian broker/dealers as directed by the client. The assets purchased and held there will, in most cases, be no-load or load-waived mutual funds, stocks and bonds so long as they are appropriate for the client and the client is made aware of any charges which may result from such transactions.

Fees for Net Worth Advisory Group are computed at an annualized percentage of assets under management. The firm's fees will not exceed an annual charge of 2% of assets under management. Most clients pay between 0.75% and 1.50% annually. The fee is determined based on the size of the portfolio being managed and the investment strategy chosen by the client.

Investment advisory fees are outlined in the Investment Advisory Fee Contract that each client signs before investment management begins.

Investment advisory fees are paid directly to Net Worth Advisory Group, LLC for all portfolio advisory services. Mutual funds, separate account managers, or third party advisors charge varying management fees that are separate from and in addition to Net Worth's own fee. A full statement of all fees for any specific program will be given to the interested client before any referral to or investment in those third party programs. Fees will be deducted by means of an invoice to the custodian of the client's account, pursuant to the investment advisory agreement to be signed and dated by the client. A client is to receive a statement simultaneously as the custodian is billed for advisory fees. A client can agree to other fee schedules as outlined in their Investment Advisory Fee Contract.

These fees are for advisory services only and do not include any transaction fees or commissions, which may be charged separately by the broker/dealer custodial firm. See the section heading Brokerage Practices for more information.

Fees will be deducted from the client's account in arrears on a quarterly or monthly basis using the balance on the last day of each quarter or month as agreed upon and outlined in the Net Worth Advisory Group Investment Advisory Fee Agreement. Net Worth Advisory Group will negotiate an appropriate fee with the client, to be determined by a variety of factors that include, but are not limited to:

- The complexity of the work provided
- The amount of assets involved
- The type of investments involved
- Other relevant services to be provided

Payment of fees may be paid direct by the client, or client may authorize the custodian holding client funds and securities to deduct Net Worth Advisory Group advisory fees directly from the client account in accordance with statements prepared and submitted to the custodian by Net Worth Advisory Group. The custodian will provide periodic account statements to the client. Such statements will reflect all fee withdrawals by Net Worth Advisory Group. It is the client's responsibility to verify the accuracy of the fee calculation. The custodian will not determine whether the fee is properly calculated.

Fees are not collected for services to be performed more than six months in advance.

If termination occurs prior to the end of a calendar quarter, fees will be assessed on a pro-rata basis.

The Advisory Agreement contains a pre-dispute arbitration clause. The client understands that the agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such a waiver would be void under the federal securities laws. Arbitration is final and binding on the parties.

Performance-Based Fees and Side-By-Side Management

Net Worth Advisory Group does not charge performance-based fees, which are based on appreciation in the client account.

Types of Clients

Net Worth Advisory Group provides advisory services to individuals, pension and profit sharing plans and other ERISA accounts, trusts, estates, and business entities.

Generally the minimum account size is \$100,000, subject to a minimum annual fee of \$1,000. The minimum fee would increase the maximum percentage rate paid on smaller accounts to more than 1% annualized as shown on the standard fee schedule. However, in no case would the fee exceed 2% per year.

There is no minimum asset size for clients retaining financial planning services.

Methods of Analysis, Investment Strategies, and Risk of Loss

Net Worth Advisory Group uses asset allocation strategies for portfolio management.

By its nature, financial planning looks to the long-term. After the client's short-term cash needs and emergency fund is evaluated, investment and insurance strategies are developed to help the client achieve his or her financial goals. While there is risk in all investments, some carry a greater degree of risk or higher costs. There is no guarantee that the investment strategy selected for the client will result in the client's goals being met, nor is there any guarantee of profit or protection from loss. For those investments sold by prospectus, clients should read the prospectus in full.

Net Worth Advisory Group is disclosing those risks and opportunities for our investment strategy or for particular types of securities used.

- Debt securities are subject to interest rate, credit, and market risk.
- There are tax consequences for short-term trading where in capital gains are taxed as ordinary income.

Disciplinary Information

An investment advisor must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of its management personnel. Net Worth Advisory Group does not have any disclosure items.

Other Financial Industry Activities and Affiliations

From time to time Net Worth Advisory Group, LLC will enter into arrangements with other investment advisors or asset management companies, pursuant to which these third-party organizations will offer a range of asset management services to Net Worth's clients. The nature of the relationship and the compensation received by Net Worth and the third party is more fully described in the contracts entered into with each respective third party and the disclosure brochure (usually that firms ADV Part II with a Schedule F) to be provided no later than at the time the advisory contract is signed. In all such instances, advisory services provided by Net Worth's own representatives will be on a nondiscretionary basis only. Clients referred to third party advisors will pay fees as established by the third party.

Several of these asset management programs utilize mutual funds as their investment vehicles. Where mutual funds are utilized, the advisory fees charged by Net Worth Advisory Group are separate from and in addition to the advisory fees charged by any mutual fund or separate account's own investment advisor.

Financial plans typically will include some areas not directly related to securities, such as estate, business, retirement, education and tax planning. Net Worth's advisory representatives may also be licensed to offer insurance products. Advisor works solely on a fee-only basis. No commissions will be received.

No client is obligated to purchase recommended insurance products, or to do so through the advisor's associates.

Code of Ethics, Participation or Interest In Client Transactions, and Personal Trading

Code of Ethics

Net Worth Advisory Group maintains a Code of Ethics. The Code of Ethics sets forth standards of conduct expected of advisory personnel; requires compliance with federal securities laws; and, addresses conflicts that arise from personal trading by advisory personnel. Clients may request a copy of the Code of Ethics.

Personal Trading

At times Net Worth Advisory Group and/or its IA Reps may take positions in the same securities as clients. When this occurs efforts will be made to avoid conflicts with clients. We will not violate our fiduciary responsibilities to our clients. Scalping (trading shortly ahead of clients) is prohibited. Should a conflict occur because of materiality (i.e. a thinly traded stock), disclosure will be made to the client(s) at the time of trading. Incidental trading not deemed to be a conflict (i.e. a purchase or sale which is minimal in relation to the total outstanding value, and as such would have negligible effect on the market price), would not be disclosed at the time of trading.

Brokerage Practices

Selection or recommendation of broker/dealer

Unless otherwise directed by the client, the firm will usually recommend Fidelity Institutional Brokerage Group, Charles Schwab Institutional, TD Ameritrade or FolioFN Investments for brokerage transactions. Commission costs at Fidelity, Charles Schwab, TD Ameritrade or FolioFN may be higher or lower than those available elsewhere for essentially the same services. Other firms may be used with the approval of the client.

Soft Dollar Practices

Net Worth Advisory Group does not receive soft dollar compensation.

Client Referrals From Brokers

Net Worth Advisory Group does not currently receive referrals from broker dealers.

Directed Brokerage

Client may direct brokerage to a specified broker/dealer other than the firm recommended by Net Worth Advisory Group. It is up to the client to negotiate the commission rate, as Net Worth Advisory Group will not. The client may not be able to negotiate the most competitive rate. As a result, the client may pay more than the rate available through the broker/dealer used by Net Worth Advisory Group.

Trade Aggregation

Net Worth Advisory Group does aggregated securities transactions, also known as "block trades".

Review of Accounts

The account reviews are performed by the client's IA Rep. The Chief Compliance Officer and other designated compliance staff monitor the portfolios and financial plans for investment objectives and other supervisory review.

IA Reps meet with clients on a semi-annual basis to review their investment strategies and update their financial plans. Additionally, clients can contact their IA Rep with questions at any time.

Reports are provided at each semi-annual review. These include a Financial Plan Update, an Asset Allocation Report, and a Portfolio Performance Analysis. A Model Allocation Performance Back-Test and Investment Policy Statement are also provided to help outline risk. Reports are prepared by computer and may or may not be printed depending on client need.

Client Referrals & Other Compensation***Referral Fees Paid***

Net Worth Advisory Group does not compensate any person or entity for client referrals.

Referral Fees Received

We do occasionally refer clients to other investment advisors but we do not receive commissions or referral fees.

Sales Awards

Net Worth Advisory Group does not have sales contests.

Custody

Net Worth Advisory Group does not custody client funds. Net Worth Advisory Group can deduct fees from client accounts as outlined in the Investment Advisory Agreement.

Investment Discretion

Net Worth Advisory Group manages client money on both a discretionary and/or non-discretionary basis as directed by the client and agreed upon in the Investment Advisory Agreement.

The client will designate the broker/dealer to be used for trading and custodial services. Net Worth Advisory Group may "trade away" for bond transactions in order to seek best execution. The bonds will be held at the broker/dealer designated by the client under a prime brokerage arrangement.

Voting Client Securities

Net Worth Advisory Group does not vote proxies. It is the client's responsibility to vote proxies. Clients will receive proxy materials directly from the custodian. Questions about proxies may be made via the contact information on the cover page.

Financial Information

An investment advisor must provide financial information if there is a financial condition likely to impair the ability to meet contractual commitments; or, a bankruptcy within the past ten years. Net Worth Advisory Group does not have any disclosure items in this section.

Acknowledgement of Receipt

Form ADV Part 2A Investment Advisor Brochure

The undersigned hereby acknowledge(s) by signing this page that (s)he /they has/ have received, read and been afforded an opportunity to ask for any clarification that might be needed to allow a clear understanding with regard to this brochure of the Form ADV Part 2A Investment Advisor Brochure for Net Worth Advisory Group, LLC, on the date given.

Signed: _____ date: _____

Signed: _____ date: _____