

[Main Line Group Wealth Management, LLC](#) is an SEC-registered investment adviser that provides investment advisory services. The services offered and fees charged by an investment adviser differ from those of broker-dealers and it is important that you understand the differences. Free and simple tools are available to research investment adviser firms, broker-dealers, and their financial professionals at [www.Investor.gov/CRS](http://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 to the extent specifically requested, financial planning and related consulting to retail investors. When appropriate to meet your objectives, we provide investment advice regarding mutual funds, exchanged traded funds, and exchange traded notes. If you meet certain eligibility qualifications, and when deemed suitable given your investor profile, we may recommend that you invest in private equity and real estate funds that we sponsor. We may also allocate a portion of your investable assets among unaffiliated independent investment managers to meet your investment objectives.

We accept discretionary authority to manage securities accounts on your behalf unless the account is non-discretionary. This means we buy and sell securities that we determine are in your best interest in an amount and in the timeframe that we determine is appropriate. You may impose reasonable restrictions on our discretionary authority. In a non-discretionary account, before executing each securities transaction, we obtain verbal or email approval from you, i.e., you make the ultimate decision to buy or sell.

We currently serve as the investment manager, and/or sub-advisor to certain private funds and may form additional partnerships in the future. If you are eligible, and access to the limited offering is available, these private funds will be made available to you.

We do not have any material limitations on account size of the type of investments we can offer our clients.

*For additional information on our services and types of clients, please see our Form ADV Part 2A Brochure: [https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=734005](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=734005), Items 4 and 7.*

### **Conversation Starters**

- 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 standard fee schedule is a tiered scale based on assets under advisement. It is important to note that clients may be charged fees based upon different fee schedules. We also have consulting arrangements and may receive management and/or performance-based fees from proprietary private funds. You may be charged additional fees by custodians, investment managers, wire transfers, electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. For example, mutual funds exchange traded funds, hedge funds, private equity funds and other pooled investment vehicles also charge management fees, which are disclosed in a fund's prospectus or other offering materials.

If a mutual fund also imposes sales charges, you may pay an initial or deferred sales charge as further described in the mutual fund's prospectus. **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. For additional information on our fees and compensation, billing practices, and other types of fees or expenses clients will pay in connection with our advisory services. Please see the more detailed disclosure on our fees and costs in Item 5 of our Form ADV Part 2A Brochure which is linked above.*

**Conversation Starter:** 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 charge an asset-based fee which could encourage us to favor larger accounts with more assets under management, or favor clients who pay higher fees.

**Conversation Starter:** How might your conflicts of interest affect me, and how will you address them?

For additional information about our conflicts of interest that can affect our advisory relationship with you, please see our [Form ADV Part 2A Brochure](#).

**How do your financial professionals make money?**

Our financial professionals are compensated based on revenue generated through advisory fees. This compensation creates a conflict of interest because it gives them an incentive to increase assets under management through asset appreciation (by selecting riskier investments) or securing additional assets from their clients.

**Conversation Starter:** As a financial professional, do you have any disciplinary history? For what type of conduct?

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

No, Main Line Group Wealth Management, LLC has no legal or disciplinary events to report. Please visit <http://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

**Conversation Starter:** 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?

For up-to-date information or to request a current copy of Form CRS, contact **Douglas Kobak, Chief Compliance Officer** at 610-828-8288, or [Douglas.kobak@mlgwm.com](mailto:Douglas.kobak@mlgwm.com). You may also visit our website at <https://www.mlgwm.com>.