

Vision2020 Wealth Management, Corp.

Form CRS: Customer Relationship Summary

Introduction

Vision2020 Wealth Management, Corp. (“Vision2020”, “we”, “us”, “our”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at investor.gov/crs, which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

Vision2020 sponsors accounts on the Wealth Management Platform (“WMP”), an investment management program that provides you with access to multiple investment managers who provide investment advice to your portfolio consisting of individual stocks, bonds, exchange traded and mutual funds. Advisory services available through WMP are offered to retail investors by Registered Investment Advisors (each, an “Advisor”), who may be affiliated with Vision2020, and their investment adviser representatives. To join the WMP, you will enter into an investment advisory client agreement with Vision2020 and your Advisor. Vision2020 maintains a master agreement with Envestnet Asset Management, which in turn has a separate agreement with each of the investment managers on WMP. One of those investment managers, Ladenburg Thalmann Asset Management Inc., is an affiliate under common ownership.

Depending on the terms you enter into with us in your investment advisory client agreement, your account will be managed on either a discretionary or non-discretionary basis. For discretionary services under our Advisor Managed Portfolios Program, you give your financial professional or an investment manager you select the authority to buy and sell securities, either absolutely or subject to certain restrictions, without having to obtain your prior consent to each transaction. This authority varies according to the advisory program, and exercising discretion in client accounts requires that you grant written authority to your financial professional or the investment manager you select to enter orders on your behalf. Investment monitoring is offered as part of our standard services for discretionary accounts and is provided at least annually.

We also offer nondiscretionary accounts, where you make the ultimate decision regarding the purchase and/or sale of investments in your account. For these nondiscretionary accounts, investment monitoring is offered as part of our standard services and is provided at least annually. Investment advice may be provided to you regarding asset allocation, investment portfolio construction, investment selection, or other services as agreed upon by both parties, and there may be limitations on investment offerings based on the advisory program you select.

Our programs include “wrap fee” programs (an account where no separate transaction charges apply and a single fee is paid for advisory services and trading costs), and “non-wrap fee” programs. Our programs may also have account/investment minimums, which are further detailed in the applicable Vision2020 Program Brochure.

We only make available those investments that are allowed according to the terms of each advisory program. Other firms could make available or provide advice on a wider range of investment choices, some of which might have lower costs.

For Additional Information - Visit osaic.com/disclosures for the Vision2020 Form ADV Part 2A Appendix 1 brochures (Items 4 and 5 of Part 2A Appendix 1) and other applicable documents.

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?

Fees and costs affect the value of your account over time. For most advisory services, you will pay an ongoing fee based on the value of cash and investments in your advisory account. The more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.

The amount paid to us, our affiliates, and your financial professional for advisory services does not vary based on the type of investments selected on your behalf or recommended to you. The asset-based fee will be deducted from your account and thus reduces the value of your account.

For wrap fee programs, the asset-based fee will include most transaction costs and custody services, and as a result wrap fees are typically higher than non-wrap advisory fees. For non-wrap fee programs, you will pay asset-based fees for investment advice, but separate transaction fees. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. For additional details on how fees are calculated, refer to your investment advisory agreement and the applicable disclosures specific to your account.

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.

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Conversation Starters - 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

- **Indirect Compensation and Revenue Sharing** occurs for certain investments where a manager or sponsor of those investments shares with us revenue it earns on those investments. Our affiliates derive compensation from packaged products, retirement plan partners, third party managers, and collateralized lending partners (“Strategic Partners”). In addition, our affiliates receive substantial indirect clearing and custodian compensation (“Credits”) from clearing firms based on the number of accounts and/or the value of WMP account assets held by our affiliates. Our affiliates also receive Credits based on the cumulative net flows and transfer costs. There are also certain fees charged by the clearing firm or custodian that apply to your program accounts that we sponsor. In some instances, our affiliated Advisors add a charge to certain fees assessed by the clearing firm or custodial agent (a “markup”). Please see osaic.com/disclosures for additional detail on these sources of compensation and the associated conflicts of interest.
- **Sweep Program:** When your Program Account is maintained at one of the clearing firms that our affiliates maintain a custodial arrangement with, your free credit balance will be automatically deposited or “swept” to a deposit account at one or more banks whose deposits are insured up to applicable limits by the Federal Deposit Insurance Corporation (“FDIC”) (the “Sweep Program”). The Sweep Program consists of two FDIC-insured deposit programs, the Bank Deposit Sweep Program (“BDSP”) and the Insured Cash Account Program (“ICAP”), that create financial benefits for our affiliates. For certain Program Account types, free credit balances are swept to a money market mutual fund product which does not create financial benefits for us or our affiliates. Please see the disclosure documents available at osaic.com/disclosures/cash-sweep-program for additional details on these sources of compensation and the associated conflicts of interest. In addition, there are always alternatives for the short-term investment of cash balances, including non-sweep money market mutual funds, treasury bills, and brokered certificates of deposit, that offer higher returns than the sweep options made available to you.
- Products or services which provide revenue to us or our affiliates could indirectly provide incentives to financial professionals to recommend such products over similar products or services which do not provide revenue to us, our affiliates, or your financial professional.

It is important to note that while we will take reasonable care in developing and making recommendations to you, securities involve risk, and you may lose money. There is no guarantee that you will meet your investment goals, or that our recommended investment strategy will perform as anticipated. Please consult any available offering documents for any security we recommend for a discussion of risks associated with the product. We can provide those documents to you or help you to find them.

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Conversation Starters - 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?

All employees receive a salary and certain employees are eligible for a discretionary bonus based on their individual performance and the success of the firm. Additionally, the financial professionals who are associated with our affiliates and who present our programs to you are compensated based on the revenue we or our affiliates receive from assets managed through the WMP programs. This is a conflict of interest because such financial professionals have a financial incentive to recommend that your investments be managed through our platforms or programs over those that are offered by other firms.

Financial professionals have conflicts of interest beyond those described above, including the potential to receive loans, expense reimbursement, and incentives for adding assets to our platforms, and those financial professionals will disclose, when appropriate, any additional material conflicts of interest no later than the time of a recommendation to you.

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

No. Visit investor.gov/crs for a free and simple search tool to research us and our financial professionals.

Conversation Starters - Ask your financial professional:

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

Additional Information

For additional information about our services, please visit investor.gov, our affiliate’s website (osaic.com), and, if applicable, your account agreement. For additional information on advisory services, see our Form ADV brochure on IAPD, on investor.gov, or on our affiliate’s website (osaic.com/disclosures), and any brochure supplement your financial professional provides. Additionally, you can request up-to-date information and/or a written copy of Form CRS by calling us at (800) 437-9199.

Conversation Starters - 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?

Exhibit A

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March 28, 2024

Summary of Material Changes

We have prepared a separate Form CRS relationship summary for V2020. Previously we provided our affiliate's combined Form CRS which also described V2020's services. No changes have been made to any substantive information regarding V2020's services or the fees, conflicts, and standard of conduct applicable to our advisory services. However, V2020's separate Form CRS does account for the following differences between V2020 and some of its affiliates: (i) V2020 does not provide brokerage services; (ii) V2020 does not generally employ financial professionals who earn commission-based or fee-based compensation; and (iii) V2020 does not have any disciplinary history. A current copy of V2020's Form CRS is enclosed for your review.