

Client Relationship Summary

This important information about Wealth Covenant Group, LLC (WCG) is provided to comply with the federal securities laws. Please consult your client agreement and/or financial planning agreement for the terms and conditions that govern your relationship with us.

WCG is an investment adviser registered with the Securities and Exchange Commission (SEC).

In our industry, brokerage and investment advisory services and fees differ and it is important to understand these differences to determine which type of service is right for you. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What types of investment services and advice can you provide me?

As an SEC registered investment adviser, WCG offers investment advisory services to retail investors that include Asset Management, Comprehensive Portfolio Management, Financial Planning & Consulting, Retirement Plan Consulting, and Business Consulting.

If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We manage accounts on a non-discretionary or a discretionary basis as specified in each client's agreement(s) with us. Discretionary basis means we do not need to contact you when buying or selling in your account. This agreement will remain in place until you or we terminate the relationship. We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Financial Planning & Consulting is included in our Comprehensive Portfolio Management for no additional fee.

Financial Planning & Consulting is also offered as a separate service for an additional flat or hourly fee. We do not monitor your investments for the Financial Planning & Consulting service.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/291453>.

Questions to Ask Us:

- **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 those qualifications mean?**

What fees will I pay?

Our Asset Management and Comprehensive Portfolio Management services maximum annual fee is 1.60%. We charge an ongoing quarterly fee based on the value of the investments in your account. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.

Our Financial Planning & Consulting service maximum flat fee is \$100,000 and/or our maximum hourly rate is \$500. We can charge an upfront retainer when you sign an agreement for our Financial Planning & Consulting service.

Our Retirement Plan Consulting service maximum flat fee is \$50,000 and/or our maximum hourly rate is \$500. We can charge an upfront retainer when you sign an agreement.

Our Business Consulting service maximum flat fee is \$250,000. Fees are charged on a project-based and/or recurring basis. The total estimated fee, as well as the ultimate fee charged, is based on the scope and complexity of the Client's engagement with WCG.

The broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firm's fees for our services.

You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time.



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In certain cases, we select third party money managers, sub-advisers, and/or separate account managers who will assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and agreement. 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.

Additional information about our fees is located in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/291453>.

Questions to Ask Us:

- **Help me understand how these fees and costs may 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 must 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. Key examples to help you understand what this means:

- *Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could incentivize us to inflate the valuations of illiquid investments held in your account.*
- *Certain persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.*

Additional information about our conflicts of interest is located in Item 10 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/291453>.

Questions to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services and/or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 291453. You may also contact our firm at 281.640.8100 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- **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?**