

Customer Relationship Summary (Form CRS) – February 2024

Introduction

Safeguard Wealth Management (“SWM”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. The SEC offers free and simple tools to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

Relationships and Services

What investment services and advice can you provide me?

Our Comprehensive Wealth Management service encompasses asset management as well as financial planning/financial consulting to Clients. We provide the first two conversations at no cost. During these conversations, we learn more about your goals, risk tolerance, outlook, and you get to learn more about if we are fit to work together. After that, should you choose to engage our firm, we will monitor your portfolio, rebalance as necessary, and advise on changing conditions and tax opportunities. We will meet at least annually, though we prefer to meet with clients at least 2-3 times per year. Many of our clients choose to have these meetings virtually.

We manage your accounts on a discretionary basis. After you sign an agreement with our firm, we are allowed to buy and sell investments in your account. We generally restrict our advice to Stocks, Bonds, Mutual Funds, and Exchange Traded Funds. Any limitations will be described in our signed advisory agreement. We will have discretion until the agreement is terminated by you or SWM. Our firm requires a minimum account balance of \$2,000,000 to open an account.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.

<https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

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?

Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

You will be charged an ongoing monthly fee based on the value of the investments in your account. Our Comprehensive Wealth Management fee is 0.60% per year. The fees will be deducted automatically from your account each month, in advance, at a rate of 0.05% multiplied by your account balance. These fees will reduce the value of your account. The custodian that holds your assets may charge a transaction fee to buy or sell an alternative investment, and there are other custodial and administrative fees. These fees are in addition to our firm’s fees.

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. The only compensation received from advisory services is the fees charged for providing investment advisory services as described above. SWM receives no other forms of compensation in connection with providing investment advice.

For additional information about our fees and costs, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

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?

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

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 that we provide you. Here are some examples to help you understand what this means.

We are only compensated for the assets that we manage. This means there is an incentive for our advisors to get more funds under our management.

The owners of SWM also own an insurance agency and several of our advisors are also licensed insurance agents. This means they could receive compensation for insurance products that are purchased through them.

For additional information, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

How do your financial professionals make money?

Our advisors are compensated based on a base salary plus a percentage of the revenue our firm earns from their advisory services and the amount of client assets they service.

Disciplinary History

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

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

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

Additional Information

You can find additional information about our investment advisory services by visiting <https://www.sec.gov/check-your-investment-professional> and searching with our CRD number (306953) or by contacting us at 920-544-0576.

Ask your financial professional: Who is my primary contact person? Is he or she a representative of an advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?