

Liberty Wealth Managers

Client Relationship Summary – March 2024

Liberty Wealth Managers LLC (“Liberty Wealth”) is an investment adviser registered with the U. S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer fee-based investment advisory services to United Kingdom expatriates seeking pension transfer and portfolio management services. Pension transfer services will include assistance with the pension claim and transfer from the product provider, ensuring that assets are transferred to a UK qualified custodian, which can take up to 12 months to complete. As part of our custom portfolio management services, we monitor our clients’ portfolio holdings and the overall asset allocation strategy on an ongoing basis or when conditions warrant a review based on market conditions or changes in client circumstances. Triggers include a change of investment objectives, a change in employment, or a change in recommended asset allocation weightings.

We offer our custom portfolio management services on a non-discretionary basis. With non-discretionary asset management, we provide investment recommendations but require your approval before placing trades for your account. You make the ultimate decision regarding the purchase or sale of investments. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.

We provide investment recommendations and construct portfolios primarily limited to exchange traded funds (ETFs) and mutual funds. We do not have any minimum requirements for opening or maintaining an account.

For additional Information, and a description of the service offerings, please see our Form ADV Part 2A Brochure (with special emphasis on Items 4 and 8) which can be found on the SEC website at adviserinfo.sec.gov. The firm CRD number is 322131.

Conversation Starters – Ask Your Financial Professional:

Given my financial situation, should I choose investment advisory services? 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?

Principal Fees: We charge a one-time setup fee of up to 5.0% for pension transfer services. Our setup fee will depend on the size of the account or overall client relationship, and is billed in arrears upon the transfer of assets from the product provider.

We are compensated for providing the investment management services by charging an ongoing asset-based fee of up to 1.50%. The fee is charged monthly or quarterly in arrears, and is calculated based on the value of assets in the account that we manage for you on the last business day of the billing period. With the asset-based fee, the more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Other Fees and Costs: Liberty Wealth’s fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. You may incur certain charges imposed by custodians, providers, brokers, or dealers including but not limited to, custodial fees, odd-lot differentials, transfer taxes, wire transfer, electronic fund fees, and other fees and taxes on pension accounts, brokerage accounts, and securities transactions. Mutual funds and ETFs also charge internal management fees, which are disclosed in the fund’s prospectus. All fees paid to us for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders.

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Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. **More detailed information about our fees and costs are included in our Form ADV Part 2A Brochure (Item 5).**

Conversation Starter – 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 investment advice we provide you. Here is an example to help you understand what this means:

Liberty Wealth and its Investment Advisor Representatives (IARs) are allowed to invest for their own accounts in the same securities that we recommend or acquire for your account, and may engage in transactions that are the same or different than transactions recommended or made for you. This creates a conflict of interest that we mitigate by maintaining a Code of Ethics and compliance program that sets forth a standard of conduct that must be adhered to by all Liberty Wealth personnel. Liberty Wealth's Chief Compliance Officer reviews each IAR's personal securities transactions on a quarterly basis to ensure all IARs are compliant with the firm's standard of conduct. **These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A Brochure (with special emphasis on Items 10 and 11).**

Conversation Starter – 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?

Our financial professionals are compensated through the receipt of a portion of revenue we receive for the advisory services we provide. The portion paid to our financial professionals generally does not vary based on the type of investments that are recommended.

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

No – Neither the firm nor our financial professionals have a disciplinary history. We invite you to visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and financial professionals.

Conversation Starter – Ask Your Financial Professional:

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

We encourage you to seek out additional information about our investment advisory services in our Brochure on [Investor.gov](https://www.investor.gov) or adviserinfo.sec.gov (CRD #322131). Alternatively, you can call Liberty Wealth at (267) 864-8259 to speak with us directly to request up-to-date information and request a copy of the relationship summary.

Conversation Starters – Ask Your Financial Professional:

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?