

Advocacy Wealth Management LLC registers with the State of Delaware as a Limited Liability Company and with the Securities and Exchange Commission ("SEC") as an Investment Adviser. Forge Consulting LLC wholly owns Advocacy Wealth.

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. Brokerage and investment advisory services and fees differ and 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://investor.gov/CRS), a website maintained by the SEC. These tools can provide you with educational materials about broker-dealers, investment advisers, and investing.

### **What investment services and advice can you provide me?**

**We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services.** This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.

Advocacy Wealth Advisory Representatives work with you to identify your investment goals and objectives, as well as risk tolerance, to create an initial portfolio allocation designed to complement your financial situation and personal circumstances. For example, you may need short term liquidity balanced against long term income. The portfolio could consist of equities, fixed income securities, mutual funds, options, and alternative investments. Generally, a limited financial plan at the least is created in connection with the initial portfolio allocation for an individual. We do not charge additionally for financial planning.

Investment management takes place within a larger structure of financial management. We see our job as a lifelong process of enabling your well-being within various cycles of living, and the challenges some of those cycles bring.

We monitor your financial plan continuously, and formally review it at least annually. You have an obligation to inform us of any important changes in your life. We have an obligation to communicate the results of the review of your plan in a timely manner. We may contact you in person, by telephone, or by using e-mail or text messaging to review your plan. You may contact us in any of those

methods whenever you need to communicate with us. If you request money or assets to be transferred from your account, we will process your request once we have spoken to you by telephone and verified the request is genuine. You will receive statements of your account(s) from the custodian, not from us, no less than quarterly by mail, or, if you prefer, by secure e-mail.

We manage your money on a **discretionary** basis, which allows us to buy and sell investments in your account, without asking your further permission in advance. We do offer **non-discretionary** accounts for those who wish to self-direct their investments or for conservators who must approve all transactions. We charge a fee as described previously for discretionary accounts and for those non-discretionary accounts where we provide advice. We do not charge a fee for non-discretionary accounts where we do not provide advice. We do not currently enforce a minimum account size or charge a minimum fee.

Additional information about our services may be found in our Form ADV, Part 2A brochure (Items 4, 7, 13 and 16) that we will supply upon request or can be found at

<https://adviserinfo.sec.gov/firm/summary/141943>.

### **Following are some questions you should ask your financial advisor:**

*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?**

**We charge an on-going asset-based fee for managing your investments and financial affairs calculated on the value of cash and investments in the advisory account.** Management fees are payable monthly after the month ends and are deducted directly from your account. Additional deposits of funds and/or securities will be subject to the same billing procedures. If assets are deposited after a month begins, the Advisory fee payable will be calculated on the average daily balance or on the account value at the end of the month, depending on the custodian. In the event of termination, you will be charged a fee based upon the number of days remaining in the month after termination or no fee at all in that month depending upon the custodian who themselves can charge a closeout fee. Such fees will be debited from your account before the account is transferred out. Your statement from your account's third party custodian, which is not affiliated with us, will disclose all advisory fees charged you.

Charges such as margin interest, transfer costs, transaction costs and custodial fees are not included in the Advisory fee that we charge your account. The maximum Advisory fee is 2.0% per year, subject to negotiation depending upon a number of factors, including size of the account. The larger your account size becomes, the larger the net fee we receive.

Some investments impose additional fees that will reduce the value of your investments over time, such as mutual funds and ETFs. You could be required to pay a fee when an investment is sold such as a mutual fund you transferred to your account with us that has a back-end sales charge.

You may be charged a commission by the broker dealer who executes the buy or sell transaction we place in addition to our asset-based fees. You may incur other charges based on the transaction, such as wire fees for sending money to your bank, or a transfer or custody fees for alternative investments. You can find a full schedule of these charges at

[www.advocacywealth.com/feeschedules](https://www.advocacywealth.com/feeschedules).

Our asset-based fees vary from client to client based upon the size of the account(s) and the services the client requires. You pay our fee monthly even if you do not buy or sell. 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 may be found in your Advisory Agreement and our [Form ADV, Part 2A brochure \(Item 5\)](#).

### Ask your financial advisor:

*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? 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 we provide you. Here are some examples of what that means.

For example, when you meet with our affiliated consultants or settlement planners, you may be referred to Advocacy Wealth for investment advice. Credit for that referral can increase the compensation of the person who endorsed Advocacy Wealth to you.

Here's another example: in the ongoing planning process, we uncover an insurable need. We would refer that to an affiliated agent to provide illustrations of the product. Should you choose to buy that product, an affiliated company will receive a commission for placing that product. You are already paying us a fee to manage your investments, and now you have paid a commission as well.

Additional information about actual or potential conflicts of interest may be found in [Items 5, 10 and 11 of our Form ADV, Part 2A brochure](#).

### Ask your financial advisor:

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

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

All employees of Advocacy Wealth, including associated persons, receive a salary and bonus based on two factors: the profitability of the collective organization as a whole; and the individual's contribution to the organization as a whole. Certain persons not employed by Advocacy Wealth but by an affiliate receive a base draw and variable incentive compensation based on aggregate assets gathered into the Forge Companies, regardless of which product is placed. Compensation for referrals to Advocacy Wealth from affiliated non-associated persons forms part of the incentive. 401K contributions are matched by Forge Consulting. Additionally, certain members of management based on tenure, performance and/or job responsibilities are awarded Profit Interests in Forge Consulting, LLC; these awards are not available to all employees.

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

Yes. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

### Ask your financial advisor:

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

**Additional Information:** If you are unsure about your primary contact person, who is an investment advisor representative, or if you have any concerns or want additional information, including a copy of this relationship summary or our brochure, please call Thomas M. Johnson III, Chief Executive and Chief Compliance Officer, 678-203-0306.

### Ask your financial advisor:

*Who is my primary contact? Is he or she a representative of an investment adviser or broker dealer? Who can I talk to if I have concerns about how this person is treating me?*