

FORM CRS
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REDWOOD WEALTH MANAGEMENT GROUP, LLC

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INTRODUCTION: Redwood Wealth Management Group, LLC (“Redwood Wealth Management”) is registered as an investment advisor with the Securities & Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Our fee schedule is explained at the bottom of this page. Free and simple tools are available to research firms and financial professionals at <https://investor.gov/crs>, which also provides educational materials about investing, investment advisors, and broker-dealers.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME? Redwood Wealth Management provides individuals, trusts, foundations, and corporations personalized financial planning, investment management services, pension consulting and portfolio management through a wrap fee program.

Our investment management services are provided on a “discretionary” or “non-discretionary” basis. When Redwood Wealth Management is engaged to provide asset management services on a discretionary basis, we will monitor your accounts to ensure that they are meeting your asset allocation requirements. If any changes are needed to your investments, we will make the changes. These changes could involve selling a security or group of investments and buying others or keeping the proceeds in cash. At any time, you could place restrictions on the types of investments we could use on your behalf, or on the allocations to each security type. When a client engages us to provide investment management services on a non-discretionary basis, we monitor the accounts in the same way as for discretionary services. The difference is that changes to your account will not be made until we have confirmed with you (either verbally or in writing) that our proposed change is acceptable to you.

We do not restrict our advice to limited types of products or investments. Redwood Wealth Management requires a minimum of \$250,000 to establish a relationship with the firm. At our discretion, the firm reserves the right to waive this minimum. More details about our services can be found on our Form ADV Part 2A sections 4, 7 and section 8 of our wrap fee brochure which are available online at <https://adviserinfo.sec.gov/firm/brochure/281741>

Conversation Starters: 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 are generally compensated by a percentage of assets under management and fixed/retainer fees. Fees will vary depending on the services each client receives. Financial planning fees are typically included with asset management services, but Financial planning and estate planning services may be provided under an hourly or fixed fee arrangement. Asset Management fees vary from 0.25% to 2.00% per annum of the net value of your accounts. The fees are negotiable, and could be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, whether it participates in the wrap program, complexity of asset structures, and other factors. Asset-based fees associated with the firm’s wrap fee program will generally include transaction costs and fees to the broker-dealer that has custody of these assets, and thus are higher than a typical asset-based advisory fee. Fees for financial planning and/or estate planning will be billed directly to you. Investment advisory fees will be debited directly from your account. The advisory fee for asset management services is paid quarterly, generally in advance and the value used for the fee calculation is the net value as of the last market day of the previous quarter. Therefore, we have an incentive to encourage you to increase the amount of your assets that you entrust to our management since our fee is based on the amount of money we manage for you.

Your money and investments are held by independent custodial firms. The custodial firms could charge you a fee when investments are purchased or sold. Many securities can be bought at no cost while others will incur a transaction fee by the custodian. The broker-dealer or custodian could charge your account for dealer spreads, interest, taxes, or other costs, such as exchange fees, wire transfer fees, custodial fees, retirement account fees, trust fees, exchange fees, redemption fees, transfer fees or account termination fees.

In addition, mutual funds and exchange traded funds, which we could purchase in your accounts, also have fees associated with them which vary among the different funds. You will be provided with a prospectus for every fund purchased in your accounts which will detail the specific fee for the fund. It is important for you to review all fees, charged by your funds, brokers and custodians. ***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.***

More details about our fees can be found on our ADV Part 2A, section 5 and wrap fee brochure, section 3 located at <https://adviserinfo.sec.gov/firm/brochure/281741>

Conversation Starter: Help me understand how these fees and costs might affect my investments. If I give you capital 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 ADVISOR? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment advisor, 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 to you. Here are some examples to help you understand what this means.

Since Redwood Wealth Management is paid fees based on how much money we invest for you, we have an incentive to encourage you to add to your investment portfolio rather than withdraw funds from your portfolio to pay for your expenses. We also could have an incentive to trade less frequently in your accounts because trading increases your expenses and the higher expenses would lead to you having less money invested on which we would charge our fees. We also engage in other business activities, such as insurance sales and certain of our employees and principals are registered representatives of a broker dealer. These other businesses and relationships result in inherent conflicts of interest.

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

Please refer to our Form ADV Part 2A and Form ADV Part 2A Appendix 1 for a discussion of our potential conflicts of interest and how the firm manages such conflicts at the following line: <https://adviserinfo.sec.gov/firm/brochure/281741>

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY? Our financial professionals are paid salaries and bonuses. Financial professionals that are owners of the firm also share in firm profits. Financial professionals who are owners of the firm have an incentive to suggest you increase assets in your account as it will increase the profitability of the firm. Furthermore, certain financial professionals of the firm also act as registered representatives of a broker dealer and insurance agents. They could receive additional compensation for products they may recommend to you. You are under no obligation to purchase any insurance products from our financial professionals.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. The firm and its financial professionals do not have reportable legal and/or disciplinary history. You should review the website <https://investor.gov/CRS> to verify our disciplinary history.

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

ADDITIONAL INFORMATION: You are welcome to contact Samuel Bridgers anytime for more information about our firm and our professionals. We can be reached at (856) 500-2900 or by email at Sam@redwoodwmg.com. You can find our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/brochure/281741> which provides additional information about our firm and our services. You can also email or call us if you would like to receive a hard copy of our Form ADV Part 2A or this relationship summary document.

Conversation Starters: 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?