

Brochure

Form ADV Part 2A

Item 1-Cover Page

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This Brochure provides information about the qualifications and business practices of Signature Wealth Management Group LLC. If you have any questions about the contents of this Brochure, please contact us at (678) 932-2500 or Brian.Walker@signaturewmg.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

Signature Wealth Management Group LLC is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about Signature Wealth Management Group LLC also is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 Summary of Material Changes

The Signature Wealth Management Group LLC ("SWMG") Brochure is used to inform clients of the nature of advisory services provided, types of clients served, fees charged, conflicts of interest and other information. The Brochure requirements include the annual provision of a Summary of Material Changes (the "Summary") reflecting any material changes to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end.

Our annual amendment was filed on February 28, 2024. Since that date, we made the following changes to our Brochure:

March 2024

We have begun to add a Bitcoin ETF to our growth portfolios. Digital Assets generally refers to an asset that is issued and/or transferred using distributed ledger or blockchain technology, including, "virtual currencies" (also known as crypto-currencies), "coins", and "tokens". The investment characteristics of Digital Assets generally differ from those of traditional securities, currencies. Digital Assets are not backed by a central bank or a national, international organization, any hard assets, human capital, or other form of credit and are relatively new to the market place. Rather, Digital Assets are market-based: a Digital Asset's value is determined by (and fluctuates often, according to) supply and demand factors, its adoption in the traditional commerce channels, and/or the value that various market participants place on it through their mutual agreement or transactions. The lack of history to these types of investments entail certain unknown risks, are very speculative and are not appropriate for all investors. Further information regarding the risks of Digital Assets ETFs can be found under Item 8 Methods of Analysis, Investment Strategies and Risk of Loss.

A copy of our updated Brochure is available to you free of charge and may be requested by contacting us at (678) 932-2500 or Brian.Walker@signaturewmg.com.

Additional information about SWMG is also available via the SEC's web site www.adviserinfo.sec.gov. The IARD number for SWMG is 285713. The SEC's web site also provides information about any persons affiliated with SWMG who are registered, or are required to be registered, as Advisory Representatives of SWMG.

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Item 4 Advisory Business

General Information

Signature Wealth Management Group LLC("SWMG") was formed in 2017 and provides financial planning/consulting services and portfolio management services to its clients.

James O. Sims and Scott R. Bishop are the principal owners of SWMG. Please see **Brochure Supplement(s), Exhibit A**, for more information on these principal owners and other individuals who formulate investment advice and have direct contact with clients or have discretionary authority over client accounts.

As of December 31, 2023, SWMG had approximately \$354 million of discretionary client assets under management and no non-discretionary client assets under management.

SERVICES PROVIDED

Financial Planning/Consulting

Financial planning services generally includes advice that addresses one or more areas of a client's financial situation, such as estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, and investment portfolio design. Depending on a client's particular situation, financial planning services includes some or all of the following:

- Gathering factual information concerning the client's personal and financial situation;
- Assisting the client in establishing financial goals and objectives;
- Analyzing the client's present situation and anticipated future activities in light of the client's financial goals and objectives;
- Identifying problems foreseen in the accomplishment of these financial goals and objectives and offering alternative solutions to the problems;
- Making recommendations to help achieve retirement plan goals and objectives;
- Designing an investment portfolio to help meet the goals and objectives of the client;
- Providing estate planning;
- Assessing risk and reviewing basic health, life and disability insurance needs; or
- Reviewing goals and objectives and measuring progress toward these goals.

This service is provided in conjunction with SWMG's portfolio management services. Clients are under no obligation to act upon any of the recommendations made by SWMG under a financial planning engagement and/or to engage the services of any recommended professional.

In addition to financial planning services, SWMG provides consulting services on various financial topics to address specific needs and objectives. Our consultation can include financial counseling, account reviews, securities research and other advisory services related to investments. Consulting services, while similar to traditional financial planning services, provide clients with several distinct services such as Budget Planning, Cash Flow Analysis, Debt Management, Education Planning, Estate, Legacy or Multigenerational Planning, Family Financial Planning, Life Transition Planning, Major Purchase Planning, Philanthropic/Charitable Planning and Special Needs Planning.

Consulting services can be narrow in scope and do not always take into consideration all areas of the client's financial situation. Consulting services provided should not be construed as investment advice.

Financial Consulting services are provided pursuant to a separate agreement for a negotiated, agreed upon fee.

Portfolio Management

At the beginning of a client relationship, SWMG meets with the client, gathers information, and performs research and analysis as necessary to develop the client's financial plan. The financial plan will be updated from time to time when requested by the client, or when determined to be necessary or advisable by SWMG based on updates to the client's financial or other circumstances.

To implement the client's recommended portfolio, SWMG will manage the client's investments on a discretionary basis. As a discretionary investment adviser, SWMG will have the authority to supervise and direct the portfolio without prior consultation with the client. Since our investment strategies and advice are based on each client's specific financial situation, the investment advice we provide to you may be different or conflict with the advice we give to other clients regarding the same security or investment.

IRA Rollover Recommendations

Effective December 20, 2021 (or such later date as the US Department of Labor ("DOL") Field Assistance Bulletin 2018-02 ceases to be in effect), for purposes of complying with the DOL's Prohibited Transaction Exemption 2020-02 ("PTE 2020-02") where applicable, we are providing the following acknowledgment to you. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

We benefit financially from the rollover of your assets from a retirement account to an account that we manage or provide investment advice, because the assets increase our assets under management and, in turn, our advisory fees. As a fiduciary, we only recommend a rollover when we believe it is in your best interest.

Schwab Institutional Intelligent Portfolios- Closed to New Clients

SWMG is no longer accepting new clients in the Schwab Institutional Intelligent Portfolios. Those clients who began using the program will remain as legacy client accounts. We had offered an automated investment program (Ingenious) through which clients are invested in a range of investment strategies we have constructed and manage, each consisting of a portfolio of exchange-traded funds ("ETFs") and a cash allocation. The client's portfolio is held in a brokerage account opened by the client at Charles Schwab & Co., Inc. ("CS&Co"). We used the Institutional Intelligent Portfolios® platform ("Platform"), offered by Schwab Performance Technologies ("SPT"), a software provider to independent investment advisors and an affiliate of CS&Co., to operate Ingenious. We are independent of and not owned by, affiliated with, or sponsored or supervised by SPT, CS&Co., or their affiliates (together, "Schwab").

We charge clients a fee for our services as described below under *Item 5 Fees and Compensation*. Our fees are not set or supervised by Schwab. Clients do not pay brokerage commissions or any other fees to CS&Co.

We pay SPT an annual licensing fee of 0.10% (10 basis points) on the value of our clients' assets in Schwab Institutional Intelligent Portfolios.

Third Party Wrap Programs – Closed to New Clients

SWMG does not currently recommend the services of a Separate Account Manager ("Manager") to assist with implementation of a client's portfolio. However, certain clients have legacy arrangements with a Manager in a Third-Party Wrap Program to manage all or a portion of their assets. A Wrap Program is one that charges one fee (the "wrap fee") for both the manager's fee and the transaction expenses incurred by the account. SWMG's fee is charged separately from and in addition to the wrap fee.

SWMG's role in this arrangement is to monitor the overall financial situation of the client, to monitor the investment approach and performance of the Manager, and to assist the client in understanding the investments of the portfolio.

Retirement Plan Advisory Services

Establishing a sound fiduciary governance process is vital to good decision-making and to ensuring that prudent procedural steps are followed in making investment decisions. SWMG will provide Retirement Plan consulting services to Plans and Plan Fiduciaries as described below. The particular services provided will be detailed in the consulting agreement. The appropriate Plan Fiduciary(ies) designated in the Plan documents (e.g., the Plan sponsor or named fiduciary) will (i) make the decision to retain our firm; (ii) agree to the scope of the services that we will provide; and (iii) make the ultimate decision as to accepting any of the recommendations that we provide. The Plan Fiduciaries are free to seek independent advice about the appropriateness of any recommended services for the Plan. Retirement Plan consulting services are offered individually or as part of a comprehensive suite of services.

The Employee Retirement Income Security Act of 1974 ("ERISA") sets forth rules under which Plan Fiduciaries are permitted to retain investment advisers for various types of services with respect to Plan assets. For certain services, SWMG will be considered a fiduciary under ERISA. For example, SWMG will act as an ERISA §3(21) fiduciary when providing non-discretionary investment advice to the Plan Fiduciaries by recommending a suite of investments as choices among which Plan Participants may select. Also, to the extent that the Plan Fiduciaries retain SWMG to act as an investment manager within the meaning of ERISA § 3(38), SWMG will provide discretionary investment management services to the Plan. With respect to any account for which SWMG meets the definition of a fiduciary under Department Of Labor rules, SWMG acknowledges that both SWMG and its Related Persons are acting as fiduciaries. Additional disclosure is located in this Brochure or in the written agreement between SWMG and Client.

Fiduciary Consulting Services

- *Investment Selection Services*

SWMG will provide Plan Fiduciaries with recommendations of investment options consistent with the safe harbor requirements of ERISA section 404(c) while acting as a 3(21) fiduciary. Plan Fiduciaries retain responsibility for the final determination of investment options and for compliance with ERISA section 404(c).

Non-Discretionary Investment Advice

SWMG provides Plan Fiduciaries and Plan Participants general, non-discretionary investment advice regarding asset classes and investments.

- *Investment Monitoring*

SWMG will assist in monitoring the plan's investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformation to the guidelines set forth in the investment policy statement and SWMG will make recommendations to maintain or remove and replace investment options. The details of this aspect of service will be enumerated in the engagement agreement between the parties.

Non-Fiduciary Services

- *Participant Education*

SWMG will provide education services to Plan Participants about general investment principles and the investment alternatives available under the Plan. Education presentations will not take into account the individual circumstances of each Plan Participant and individual recommendations will not be provided unless a Plan Participant separately engages SWMG for such services. Plan Participants are responsible for implementing transactions in their own accounts.

- *Participant Enrollment*

SWMG will assist with group enrollment meetings designed to increase retirement Plan participation among employees and investment and financial understanding by the employees.

Item 5 Fees and Compensation

General Fee Information

Fees paid to SWMG are exclusive of all custodial and transaction costs paid to the client's custodian, brokers or other third-party consultants. Please see **Item 12 – Brokerage Practices** for additional information. Fees paid to SWMG are also separate and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). The client should review all fees charged by funds, brokers, SWMG and others to fully understand the total amount of fees paid by the client for investment and financial-related services.

Financial Planning/Consulting Fees

Ongoing financial planning services are provided for an annual fee of \$1,500 billed quarterly. Stand-Alone financial planning is provided for a one-time fee of \$750. Payment is due upon receipt of the signed financial planning agreement. Payments are made through AdvicePay.

Consulting services are provided for a one-time fee ranging from \$750 up to \$10,000. Fees are negotiable and are based on the complexity of the service. Payments are made through AdvicePay.

Portfolio Management Fees

Financial planning/consulting services are also provided in conjunction with SWMG's portfolio management services for one all-inclusive fee.

For households with investable assets greater than \$125,000 the following fee schedule will apply:

Account Value	Annual Advisory Fee
First \$500,000	1.20%
Next \$500,000	1.00%
Next \$2,000,000	0.80%
Next \$2,000,000	0.60%
Amounts over \$5,000,000	0.50%

The minimum portfolio value is generally set at \$125,000. The minimum annual fee for any portfolio is \$1,500. SWMG will, at its discretion, make exceptions to the foregoing or negotiate special fee arrangements where SWMG deems appropriate under the circumstances.

For households with investable assets less than \$125,000, an annual financial planning fee of \$1,500 will be charged - billed quarterly through AdvicePay. There will be no additional investment fee at that time. Once the assets under management reach \$125,000, they no longer will be charged a financial planning fee through AdvicePay and will be billed in accordance to the Assets Under Management Fee Schedule shown above.

Portfolio management fees are calculated and paid to the SWMG each calendar quarter in advance based on the value of the client's portfolio on the last business day of the previous quarter. Fees are prorated for deposits and withdrawals of \$50,000 or more. If management begins after the start of a quarter, fees will be prorated accordingly. With client authorization, unless other arrangements are made, fees are normally debited directly from client account(s).

Either SWMG or the client may terminate their Investment Advisory Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees will be promptly refunded to the client based on the number of days that the account was managed, and any fees due to SWMG from the client will be invoiced or deducted from the client's account prior to termination.

Schwab Institutional Intelligent Portfolios Fees

As described in Item 4 Advisory Business, clients do not pay fees to SPT or brokerage commissions or other fees to CS&Co. as part of Schwab Institutional Intelligent Portfolios. SWMG charges clients an advisory fee as described below. SWMG fees are not set or supervised by Schwab. Some of the securities used in the Program are available for commission-free trading by all Schwab customers even if they do not participate in this Program. The particular securities selected for any given strategy will only include securities that are eligible for commission-free trading outside the Program, and therefore, clients will not receive any extra benefit from the commission-free trading this Program provides.

Schwab does receive other revenues in connection with the Program, as described in the Program Disclosure Brochure. These revenue sources combine and cover any expenses, such as trading costs, which clients who invest in the same securities outside the program would have to pay separately. SWMG does not receive any portion of this revenue.

SMWG is compensated for its advisory services by charging a negotiable annual percentage fee of not more than 1.00% which is based on the market value of a client's investment account.

Portfolio management fees are generally payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. In accordance with the Investment Management Agreement, fees are debited directly from client account(s).

Wrap Program Fees

SWMG's fees are charged separately from and in addition to Wrap Program fees.

Retirement Plan Advisory Fees

Retirement plan advisory fees are individually negotiated with the Fiduciary(ies) of each Plan and take the form of an asset-based, fixed and/or hourly fee arrangement. Factors considered when determining the fee include, without limitation, the size of the Plan and number of Plan Participants, the scope and complexity of services to be provided, and whether the selected services will be ongoing or periodic in nature. The Plan's specific fee arrangement will be detailed in the Plan's contract with SWMG.

Other Compensation

Certain of SWMG's employees are also licensed insurance agents and/or Registered Representatives of Purshe Kaplan Sterling Investments ("PKS"), a FINRA and SIPC member, and registered broker/dealer. As such, they are entitled to receive commissions or other remuneration on the sale of insurance as well as other products. This is a conflict of interest. To protect client interests, SWMG's policy is to disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to these individuals and also pay an advisory fee to SWMG on the same pool of assets. These fees are exclusive of each other.

Additionally, certain employees receive 12b-1 fees from variable annuities that are or were sold that they are broker of record on. The following provides important information about the cost structure of variable annuity products. Variable annuity products have additional costs to the client. These costs include surrender fees if the purchase of the product results from the transfer from another variable product; costs associated with living or death benefits; administrative fees; sub-account management fees; mortality and expense fees; and bonus expenses if the product has a bonus element. Certain variable annuities have surrender fees if the annuity is transferred or liquidated within the stated surrender period. Surrender periods can range from 5 to 10 years depending on the individual product purchased. Additionally, certain variable products often have limitations on the number of transactions that can be conducted among the subaccounts. Exceeding the limitation could result in additional expenses. Please read the variable annuity prospectus for details on the costs associated with the product.

SWMG attempts to mitigate the conflicts of interest relating to the receipt of commissions by providing you with these disclosures. You have the right to decide whether or not to engage services and purchase products and which professionals to use. You are free to consult with other professionals regarding the purchase of insurance products for which SWMG is a Principal Agency and you are free to consult with other professionals regarding the implementation of your financial or retirement plan if you so choose. Furthermore, as a Registered Representatives with PKS these individuals are subject to a supervisory structure at PKS for all securities business.

As a result of this relationship, PKS will have access to certain confidential information (e.g., financial information, investment objectives, transactions, and holdings) about SWMG clients, even if the client does not establish any account through PKS. If you would like a copy of PKS's privacy notice, please contact Brian Walker.

SWMG is set up as a Principal Agency for life, variable, and accident and sickness insurance. The agency receives commissions from the sale of annuity and insurance products.

SWMG includes the cash value of client's fee-based variable annuity contracts in billing according to the Portfolio Management Fee schedule outlined above. The cash value is part of the client's overall asset allocation and financial plan. The advisors do not receive separate commission for these products.

For some clients, SWMG will invest in a iBond Treasury Ladder. This is a fixed income portfolio invested in iBond treasury ETF's. This is used to provide stable, liquid income for clients in need of a holding place for required minimum distributions or other short-term needs. Clients are billed 0.25% for this portfolio and charged separately or in addition to the Portfolio Management Fee schedule outlined above.

To protect client interests, SWMG's policy is to disclose all forms of compensation before any such transaction is executed.

Item 6 Performance-Based Fees and Side-By-Side Management

SWMG does not have any performance-based fee arrangements. "Side-by-Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because SWMG has no performance-based fee accounts, it has no side-by-side management.

Item 7 Types of Clients

SWMG serves individuals, high net worth individuals, pension and profit-sharing plans, corporations, and charitable organizations. With some exceptions, the minimum portfolio value eligible for investment advisory services is \$125,000. For households with investable assets less than \$125,000, an annual financial planning fee will be charged.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis and Investment Strategies

SWMG's strategic approach is to invest in accordance with the financial plan and recommended portfolio that has been developed specifically for each client. SWMG typically manages clients' accounts under two distinct portfolio series: **The Signature Equity Investment Series** and **The Signature Mutual Fund Series**. Each series has its own distinct processes and methodologies designed to achieve different financial goals. And within each series there are contained several different portfolios; variations on a theme which will meet the needs and risk tolerances of different individual investors.

The Signature Equity Investment Series is a group of portfolios whose unifying theme and overarching goal is to create a stable and growing income stream primarily from the dividends of common stocks. The current lineup includes:

The Signature Equity Income Strategy – our core offering comprised of companies that typically pay a dividend yield higher than that of "the market" average. They also have a history of growing their dividends, although that growth is secondary to current income. This Equity Income Strategy is typically paired with a portfolio of individual bonds for risk mitigation as well as additional income.

The Signature Total Income Strategy – This portfolio is an asset allocated version of the Signature Equity Income Strategy. It contains all of the stocks (and ancillary funds) of the Equity Income Strategy and enhances them with primarily fixed income ETFs (exchange traded funds) designed to balance out risk and volatility all within one portfolio.

The Signature Capital Growth Strategy – Firms that generate high levels of cash flow growth, demonstrate competitive advantages, develop an economic moat, and have low levels of debt will be targeted for the Capital Growth Strategy. This program is typically more volatile and appropriate either for young investors who have a high-risk tolerance and longer time horizons or accounts such as Roth IRA's that are usually a smaller portion of a client's total wealth.

The Signature Blue Chip Equity Strategy – This portfolio strategy incorporates low volatility, defensive stocks which pass a fundamental screening process and are then used to build a diversified portfolio. The objective of the portfolio is to reduce volatility and protect on the downside while providing income during a time when bonds do not have the necessary yield to do so. This strategy is meant for clients with a low capacity to take risk and who are well ahead of their overall financial goals, but who still desire a return above that which is available in traditional fixed income sources.

All of these strategies are unified by the **Signature Fundamental Research Process**. We utilize a company's reported financial data, along with independent outside research to develop a thorough understanding of its Balance Sheet, Income Statement, and Statement of Cash Flows. Once we believe that the company has the ability and propensity to pay and grow its dividend over time, we then incorporate it into a balanced portfolio of 30-40 stocks. These will typically be the largest and most well capitalized companies, mostly U.S. listed (with smaller allocations to American Depository Receipts of non-U.S. companies). And the portfolio will be managed to achieve its overall dividend yield throughout the process of selling stocks when their dividend yield falls below our target yield, and buying stocks when their dividend yield enters the target band, either though dividend increases or price declines.

In addition to our Equity Investment Series of stock portfolios, we also offer the **Signature Mutual Fund Series**. The Signature Mutual Fund Strategies were created to provide a potential for wealth-building that can be critical to reaching long-term financial goals. We utilize mutual funds in these strategies for greater diversification available through funds or also to access investment themes, processes or strategies that are not available through the Equity Investment Series.

These different strategies are typically built around a select menu of core funds which are evaluated based on short- and long-term performance, manager tenure, third party research evaluations, corporate investment culture, and positioning to meet a particular investment need. For each portfolio, we will attempt to balance such factors as investment size (large, medium, small cap stocks), style (value vs. growth), and domicile (U.S. vs International) within the overarching framework of asset allocation (stocks vs. bonds vs. cash). The Signature Mutual Fund Series lineup includes:

Signature Growth Strategy – This combination of mutual funds is designed for an investor who has a 10- or more year time horizon for the funds they are investing. These investors have a longer time horizon and want investments that will afford growth with a reasonable amount of volatility. The Growth Strategy seeks to smooth out the ups and downs of the market, while providing growth that meets long-term investment goals.

Signature Growth & Income Strategy – The growth and income strategy is designed for an investor with a 5-10 year time horizon for the funds they are committing to investing. These investors are willing to accept a slightly lower return than longer time horizon investors in exchange for less

volatility. Therefore, the asset allocation is different than the growth investor. Many of the underlying investments are the same, but the weightings will be different and favor the less volatile investments that are not as growth oriented and more balanced.

Signature Conservative Strategy – The conservative strategy is designed with the pre-retiree and retiree in mind. These investors will typically have less than 5-year time horizon for potential usage of the funds. With this in mind, this investor is even less risk tolerant than the balanced investor. This investor is seeking preservation of capital with growth as a secondary objective. Therefore, the funds selected will be primarily short-duration fixed income funds with a modest allocation to conservative growth-oriented funds.

We also offer two income-oriented mutual fund strategies, typically for investors who need income from their portfolios but are not committing enough capital to adequately diversify through one of our Equity Investment Series portfolios:

Signature Income Strategy – The income strategy is designed to provide a current income stream for an investor who rely on the asset's income to provide current cash-flow. The asset allocation favors income producing investments in the form of dividend yield. This investor has a similar risk tolerance as the conservative investor and also requires current income in the portfolio.

Signature Tax Efficient Growth & Income Strategy – The tax-efficient strategy is designed for investors who have excess cash in non-retirement accounts. This strategy offers a less volatile option to investors than the growth or growth and income strategies and has enhanced tax-efficiency accomplished by the addition of municipal bond exposure.

Summary

All in all, we believe we can meet the needs of nearly all investors through a portfolio represented within these two series. Each one will be carefully thought out, thoroughly researched, and diligently monitored as we strive to provide the best outcome available, consistent with market conditions and appropriate time horizons.

Mutual Fund Share Classes

Mutual funds are sold with different share classes, which carry different cost structures. Each available share class is described in the mutual fund's prospectus. When we purchase, or recommend the purchase of, mutual funds for a client, we select the share class that is deemed to be in the client's best interest, taking into consideration cost, tax implications, and other factors. When the fund is available for purchase at net asset value, we will purchase, or recommend the purchase of, the fund at net asset value. We also review the mutual funds held in accounts that come under our management to determine whether a more beneficial share class is available, considering cost, tax implications, and the impact of contingent deferred sales charges.

Risk of Loss

While SWMG seeks to diversify clients' investment portfolios across various asset classes consistent with their financial plans in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that client investment portfolios will be able to fully meet their investment objectives and goals, or that investments will not lose money.

Below is a description of several of the principal risks that client investment portfolios face.

Management Risks. While SWMG manages client investment portfolios, or recommends one or more Managers, based on SWMG's experience, research and proprietary methods, the value of client investment portfolios will change daily based on the performance of the underlying securities in which

they are invested. Accordingly, client investment portfolios are subject to the risk that SWMG or a Manager allocates client assets to individual securities and/or asset classes that are adversely affected by unanticipated market movements, and the risk that SWMG's specific investment choices could underperform their relevant indexes.

Risks of Investments in Mutual Funds, ETFs and Other Investment Pools. As described above, SWMG or a Manager(s) invest client portfolios in mutual funds, ETFs and other investment pools ("pooled investment funds"). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds' success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

The risks with ETFs include the fact that actively traded ETFs can create increased trading expenses and fees and the intraday trading opportunities created by ETFs may not fit into a long-term [investor's strategy](#). In addition, an ETF more heavily weighted towards a particular market sector may be more volatile over short and long periods of time than a more broadly diversified ETF.

Digital Asset ETFs Risks: Digital Assets generally refers to an asset that is issued and/or transferred using distributed ledger or blockchain technology, including, "virtual currencies" (also known as cryptocurrencies). We may invest client accounts in and/or advise clients on the purchase or sale of digital asset ETFs. The investment characteristics of Digital Assets generally differ from those of traditional securities, currencies. Digital Assets are not backed by a central bank or a national, international organization, any hard assets, human capital, or other form of credit and are relatively new to the market place. Rather, Digital Assets are market-based: a Digital Asset's value is determined by (and fluctuates often, according to) supply and demand factors, its adoption in the traditional commerce channels, and/or the value that various market participants place on it through their mutual agreement or transactions. The lack of history to these types of investments entail certain unknown risks, are very speculative and are not appropriate for all investors.

A principal risk in trading of Digital Assets is the rapid fluctuation of market price. There is no guarantee that a client will be able to achieve a better than average market price for Digital Assets or will purchase Digital Assets at the most favorable price available. The price of Digital Assets achieved by a client may be affected generally by a wide variety of complex factors such as supply and demand; availability and access to Digital Asset service providers (such as payment processors), exchanges, miners or other Digital Asset users and market participants; perceived or actual security vulnerability; and traditional risk factors including inflation levels; fiscal policy; interest rates; and political, natural and economic events.

Government Oversight of Digital Assets Risk: Regulatory agencies and/or the constructs responsible for oversight of Digital Assets or a Digital Asset network may not be fully developed and subject to change. Regulators may adopt laws, regulations, policies or rules directly or indirectly affecting Digital Assets their treatment, transacting, custody, and valuation.

Equity Market Risks. SWMG and any Manager(s) will generally invest portions of client assets directly into equity investments, primarily stocks, or into pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the

risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

Fixed Income Risks. SWMG and any Manager(s) may invest portions of client assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

Foreign Securities Risks. SWMG and any Manager(s) may invest portions of client assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of client investment portfolios, they carry risks that are different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security's underlying foreign currency.

Item 9 Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of SWMG or the integrity of SWMG's management. SWMG has no disciplinary events to report.

Item 10 Other Financial Industry Activities and Affiliations

Certain of SWMG's employees are also licensed insurance agents and/or Registered Representatives of Purshe Kaplan Sterling Investments, a FINRA and SIPC member, and registered broker/dealer. Please see ***Item 5*** for more information.

SWMG has terminated the agreement with ARG Investment Services, LLC (SEC#801-70888) and will no longer receive compensation due to the joint venture agreement. Clients who fell under this agreement will be contacted to work directly with SWMG. If the client decides to work with SWMG, the client will sign an Advisory Services Agreement directly with SWMG.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics and Personal Trading

SWMG has adopted a Code of Ethics ("the Code"), the full text of which is available to you upon request. SWMG's Code has several goals. First, the Code is designed to assist SWMG in complying with applicable laws and regulations governing its investment advisory business. Under the Investment Advisers Act of 1940, SWMG owes fiduciary duties to its clients. Pursuant to these fiduciary duties, the Code requires persons associated with SWMG (managers, officers and employees) to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for SWMG's associated persons. Under the Code's Professional Standards, SWMG expects its associated persons to put the interests of its clients first, ahead of personal interests. In this regard, SWMG associated persons are not to take inappropriate advantage of their positions in relation to SWMG clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time SWMG's associated persons invest in the same securities recommended to clients. Under its Code, SWMG has adopted procedures designed to reduce or eliminate conflicts of interest that this could cause. The Code's personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. The Code also provides for disciplinary action as appropriate for violations.

Participation or Interest in Client Transactions

As outlined above, SWMG has adopted procedures to protect client interests when its associated persons invest in the same securities as those selected for or recommended to clients. In the event of any identified trading conflicts of interest, SWMG's goal is to place client interests first.

Consistent with the foregoing, SWMG maintains policies regarding participation in initial public offerings ("IPOs") and private placements to comply with applicable laws and avoid conflicts with client transactions. If an associated person of SWMG wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of the Chief Compliance Officer.

Finally, if associated persons trade with client accounts (i.e., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person's shares will be removed from the block, and the balance of shares will be allocated among client accounts in accordance with SWMG's written policy. No affiliated person may trade in a client's account in such a way as to disadvantage any client.

Item 12 Brokerage Practices

Best Execution and Benefits of Brokerage Selection

When given discretion to select the brokerage firm that will execute orders in client accounts, SWMG seeks "best execution" for client trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, SWMG may use or recommend the use of brokers who do not charge the lowest available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions include proprietary or third-party research (or any combination), and will be used in servicing any or all of SWMG's clients. Therefore, research services received may not be used for the account for which the particular transaction was affected.

SWMG recommends that clients establish brokerage accounts with Raymond James & Associates, Inc. ("RJA"), Charles Schwab & Co., Inc. ("Schwab"), or Fidelity Investments ("Fidelity") [collectively the "Custodians"] FINRA registered broker-dealers, member SIPC, as the qualified custodians to maintain custody of clients' assets. SWMG will also affect trades for client accounts at the Custodians, or will in some instances, consistent with SWMG's duty of best execution and specific agreement with each client, elect to execute trades elsewhere. Although SWMG recommends that clients establish accounts at the Custodians, it is ultimately the client's decision to custody assets with the Custodians. SWMG is independently owned and operated and is not affiliated with the Custodians.

Fidelity charges SWMG \$2,500 per quarter for their custodial services. This fee is not charged once assets reach \$25 million with Fidelity.

The Custodians provide SWMG with access to their institutional trading, custody, reporting and related services, which are typically not available to the Custodians' retail investors. The Custodians also make available various support services. Some of those services help SWMG manage or administer our clients' accounts while others help SWMG manage and grow our business. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. These services are not soft dollar arrangements but are part of the institutional platform offered by the Custodians. The Custodians' brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For SWMG client accounts maintained in their custody, the Custodians generally do not charge separately for custody services but are compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through the Custodians or that settle into the Custodians' accounts. The Custodians also make available to SWMG other products and services that benefit SWMG but do not directly benefit its clients' accounts. Many of these products and services are used to service all or some substantial number of SWMG accounts, including accounts not maintained at the Custodians.

The Custodians' products and services that assist SWMG in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide pricing and other market data; (iv) facilitate payment of SWMG's fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

The Custodians also offer other services intended to help SWMG manage and further develop its business enterprise. These services include: (i) technology compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. The Custodians make available, arrange and/or pay third-party vendors for the types of services rendered to SWMG.

The Custodians discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to SWMG. The Custodians also provide other benefits such as educational events or occasional business entertainment of SWMG personnel.

Some of the products, services and other benefits provided by the Custodians benefit SWMG and do not benefit SWMG's client accounts. SWMG's recommendation/requirement that a client place assets in the Custodians' custody may be based in part on benefits the Custodians provide to SWMG, and not solely on the nature, cost or quality of custody and execution services provided by the Custodians. SWMG places trades for its clients' accounts subject to its duty to seek best execution and its other fiduciary duties. In evaluating whether to recommend that clients custody their assets at the Custodians, SWMG takes into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely on the nature, cost or quality of custody and brokerage services provided by the Custodians, which creates a conflict of interest.

Directed Brokerage

The sole exception to our requirement that clients hold their assets at the Custodians is for clients who request that we provide services to accounts that cannot be moved to the broker-dealer we select, such as with assets held within employer retirement plans that either cannot be moved, or if it would not be in the client's best interest for the assets to be rolled out of the plan. In such "directed brokerage" arrangements, SWMG is not in a position to negotiate the commission rates and other fees to be paid to the broker. The arrangement that SWMG has with the Custodians is designed to maximize efficiency and to be cost effective. By directing brokerage arrangements, the client acknowledges that these economies of scale and levels of efficiency are generally compromised when alternative brokers are used. While every effort is made to treat clients fairly over time, the fact that a client is required to use the brokerage and/or custodial services of these alternative service providers can in fact result in a certain degree of delay in executing trades for their account(s) and otherwise adversely affect management of their account(s).

Aggregated Trade Policy

SWMG enters trades as a block where possible and when advantageous to clients whose accounts have a need to buy or sell shares of the same security. This method permits the trading of aggregate blocks of securities composed of assets from multiple client accounts. It allows SWMG to execute trades in a timely, equitable manner, and may reduce overall costs to clients

SWMG will only aggregate transactions when it believes that aggregation is consistent with its duty to seek best execution (which includes the duty to seek best price) for its clients and is consistent with the terms of SWMG's Investment Advisory Agreement with each client for which trades are being aggregated. No advisory client will be favored over any other client; each client that participates in an aggregated order will participate at the average share price for all SWMG's transactions in a given security on a given business day. Transaction costs for participating accounts will be assessed at the custodian's commission rate applicable to each account; therefore, transaction costs vary among accounts. Accounts will be excluded from a block due to tax considerations, client direction or other factors making the account's participation ineligible or impractical.

SWMG will prepare, before entering an aggregated order, a written statement ("Allocation Statement") specifying the participating client accounts and how it intends to allocate the order among those clients. If the aggregated order is filled in its entirety, it will be allocated among clients in accordance with the Allocation Statement. If the order is partially filled, it will generally be allocated pro-rata, based on the Allocation Statement, or randomly in certain circumstances. Notwithstanding the foregoing, the order will be allocated on a basis different from that specified in the Allocation Statement if all client accounts receive fair and equitable treatment, and the reason for different allocation is explained in writing and is approved by an appropriate individual/officer of SWMG. SWMG's books and records will separately reflect, for each client account included in a block trade, the securities held by and bought and sold for that account. Funds and securities of clients whose orders are aggregated will be deposited with one or more banks or broker-dealers, and neither the clients' cash nor their securities will be held collectively any longer than is necessary to settle the transaction on a delivery versus payment basis; cash or securities held collectively for clients will be delivered out to the custodian bank or broker-dealer as soon as practicable following the settlement, and SWMG will receive no additional compensation or remuneration of any kind as a result of the proposed aggregation.

Item 13 Review of Accounts

Managed portfolios are reviewed at least quarterly but will be reviewed more often if requested by the client, upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable by SWMG. These factors generally include, but are not limited to, the following: change in general client circumstances (marriage, divorce, retirement); or

economic, political or market conditions. James Sims and Scott Bishop, SWMG's Managing Partners, review accounts in addition to Curt Mangold, Partner, Russell Harris, Associate Financial Advisor and Ian Payne, Associate Financial Advisor.

For those clients to whom SWMG provides separate financial planning/consulting services, reviews are conducted on an as needed or agreed upon basis. Such reviews are conducted by one of SWMG's investment adviser representatives or principals.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. In addition, SWMG provides at least an annual report for each managed portfolio. This written report normally includes a summary of portfolio holdings and performance results. Additional reports are available at the request of the client.

Item 14 Client Referrals and Other Compensation

As noted above, SWMG receives an economic benefit from the Custodians in the form of support products and services it makes available to SWMG and other independent investment advisors whose clients maintain accounts at the Custodians. These products and services, how they benefit our firm, and the related conflicts of interest are described in **Item 12 - Brokerage Practices**. The availability of the Custodians' products and services to SWMG is based solely on our participation in the programs and not in the provision of any particular investment advice. Neither the Custodians nor any other party is paid to refer clients to SWMG.

SWMG has arrangements with several attorneys and accountants, and insurance professionals in Georgia and Colorado who may refer prospects to SWMG. SWMG does not provide any direct compensation to these individuals for referring a prospect. A client will not pay a higher fee due to these arrangements. SWMG may reciprocate the referral and refer a client to an attorney or accountant in said states if deemed appropriate for the client.

SWMG will provide a bonus to employees who bring in assets. The Employee must comply with the requirements of the jurisdictions where they operate. The compensation consists of a one-time, flat bonus upon a new advisory agreement being signed. You will not be charged additional fees based on this compensation arrangement. Incentive based compensation is contingent upon you entering into an advisory agreement with us. Therefore, the individual has a financial incentive to recommend us to you for advisory services. This creates a conflict of interest; however, you are not obligated to retain our firm for advisory services. Comparable services and/or lower fees may be available through other firms.

SWMG currently provides the following bonuses to employees:

- \$1,000 for bringing in new AUM of \$100,000 or more.
- \$1,000 for bringing on an annual planning client
- \$500 for bringing on a one-time planning client

As discussed in Item 10 above, Signature Wealth Management Group termed its joint venture agreement with ARGI Investment Services, LLC (SEC#801-70888) and no longer receives compensation from clients that fell under the joint venture agreement. ARGI merged with Cerity Partners in January 2023.

Item 15 Custody

Raymond James & Associates, Inc. ("RJA"), Charles Schwab & Co., Inc. ("Schwab") and Fidelity are the custodians of nearly all client accounts at SWMG. From time to time however, clients select an alternate broker to hold accounts in custody. In any case, it is the custodian's responsibility to provide clients with confirmations of trading activity, tax forms and at least quarterly account statements. Clients are advised to review this information carefully, and to notify SWMG of any questions or concerns. Clients are also asked to promptly notify SWMG if the custodian fails to provide statements on each account held.

From time to time and in accordance with SWMG's agreement with clients, SWMG will provide additional reports. The account balances reflected on these reports should be compared to the balances shown on the brokerage statements to ensure accuracy. At times there may be small differences due to the timing of dividend reporting, pending trades or other similar issues.

The custodian will directly debit your account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from your accounts causes our firm to exercise limited custody over your funds or securities. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other qualified custodian. You will receive account statements from the qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy.

Wire Transfer and/or Standing Letter of Authorization

When requested, our firm, or Advisory Representatives, will affect money movement from client accounts to one or more third parties designated, in writing, by the client without obtaining written client consent for each separate, individual transaction, as long as the client has provided us with written authorization to do so. Such written authorization is known as a Standing Letter of Authorization. An adviser with authority to conduct such third party money movement has access to the client's assets, and therefore has custody of the client's assets in any related accounts.

However, we do not have to obtain a surprise annual audit, as we otherwise would be required to by reason of having custody, as long as the following criteria are met:

1. You provide a written, signed instruction to the qualified custodian that includes the third party's name and address or account number at a custodian;
2. You authorize us in writing to direct transfers to the third party either on a specified schedule or from time to time;
3. Your qualified custodian verifies your authorization (e.g., signature review) and provides a transfer of funds notice to you promptly after each transfer;
4. You can terminate or change the instruction;
5. We have no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party;
6. We maintain records showing that the third party is not a related party to us nor located at the same address as us; and
7. Your qualified custodian sends you, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

When we engage in third party standing letters of authorization, SWMG complies with the conditions of the safe harbor provisions and is therefore exempt from the annual surprise exam requirement for Advisers that have custody.

Item 16 Investment Discretion

As described above under **Item 4 - Advisory Business**, SWMG manages portfolios on a discretionary basis. This means that after a financial plan is developed for the client's investment portfolio, SWMG will execute that plan without specific consent from the client for each transaction. For discretionary accounts, a Limited Power of Attorney ("LPOA") is executed by the client, giving SWMG the authority to carry out various activities in the account, generally including the following: trade execution; the ability to request checks on behalf of the client; and the withdrawal of advisory fees directly from the account. SWMG then directs investment of the client's portfolio using its discretionary authority. The client may limit the terms of the LPOA to the extent consistent with the client's investment advisory agreement with SWMG and the requirements of the client's custodian. The discretionary relationship is further described in the agreement between SWMG and the client.

Item 17 Voting Client Securities

As a policy and in accordance with SWMG's client agreement, SWMG does not vote proxies related to securities held in client accounts. The custodian of the account will normally provide proxy materials directly to the client. Clients may contact SWMG with questions relating to proxy procedures and proposals; however, SWMG generally does not research particular proxy proposals.

Item 18 Financial Information

A. SWMG will not require you to prepay more than \$1,200 and six or more months in advance of receiving the advisory service.

B. SWMG does not have any financial condition or impairment that would prevent us from meeting our contractual commitments to you.

C. SWMG has not been the subject of a bankruptcy petition.

Item 19 Requirements for State-Registered Advisers

This section is not applicable to SWMG since it is not state registered. SWMG is registered with the Securities and Exchange Commission.

Item 20 Additional Information

Trade Errors

In the event a trading error occurs in your account, our policy is to restore your account to the position it should have been in had the trading error not occurred. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an allocation, and/or reimbursing the account.

Class Action Lawsuits

We do not determine if securities held by you are the subject of a class action lawsuit or whether you are eligible to participate in class action settlements or litigation nor do we initiate or participate in litigation to recover damages on your behalf for injuries as a result of actions, misconduct, or negligence by issuers of securities held by you.

IRA Rollover Considerations

As part of our investment advisory services to you, we may recommend that you withdraw the assets from your employer's retirement plan and roll the assets over to an individual retirement account ("IRA") that we will manage on your behalf. If you elect to roll the assets to an IRA that is subject to our management, we will charge you an asset based fee as set forth in the agreement you executed with our firm. This practice presents a conflict of interest because persons providing investment advice on our behalf have an incentive to recommend a rollover to you for the purpose of generating fee based compensation rather than solely based on your needs. You are under no obligation, contractually or otherwise, to complete the rollover. Moreover, if you do complete the rollover, you are under no obligation to have the assets in an IRA managed by our firm.

Many employers permit former employees to keep their retirement assets in their company plan. Also, current employees can sometimes move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, and to the extent the following options are available, you should consider the costs and benefits of:

1. Leaving the funds in your employer's (former employer's) plan.
2. Moving the funds to a new employer's retirement plan.
3. Cashing out and taking a taxable distribution from the plan.
4. Rolling the funds into an IRA rollover account.

Each of these options has advantages and disadvantages and before making a change we encourage you to speak with your CPA and/or tax attorney.

If you are considering rolling over your retirement funds to an IRA for us to manage here are a few points to consider before you do so:

1. Determine whether the investment options in your employer's retirement plan address your needs or whether you might want to consider other types of investments.
 - a. Employer retirement plans generally have a more limited investment menu than IRAs.
 - b. Employer retirement plans may have unique investment options not available to the public such as employer securities, or previously closed funds.
2. Your current plan may have lower fees than our fees.
 - a. If you are interested in investing only in mutual funds, you should understand the cost structure of the share classes available in your employer's retirement plan and how the costs of those share classes compare with those available in an IRA.
 - b. You should understand the various products and services you might take advantage of at an IRA provider and the potential costs of those products and services.
3. Our strategy may have higher risk than the option(s) provided to you in your plan.
4. Your current plan may also offer financial advice.
5. If you keep your assets titled in a 401k or retirement account, you could potentially delay your required minimum distribution beyond age 73.
6. Your 401k may offer more liability protection than a rollover IRA; each state may vary.
 - a. Generally, federal law protects assets in qualified plans from creditors. Since 2005, IRA assets have been generally protected from creditors in bankruptcies. However, there can be some exceptions to the general rules so you should consult with an attorney if you are concerned about protecting your retirement plan assets from creditors.
7. You may be able to take out a loan on your 401k, but not from an IRA.
8. IRA assets can be accessed any time; however, distributions are subject to ordinary income tax and may also be subject to a 10% early distribution penalty unless they qualify for an exception such as disability, higher education expenses or the purchase of a home.
9. If you own company stock in your plan, you may be able to liquidate those shares at a lower

capital gains tax rate.

10. Your plan may allow you to hire us as the manager and keep the assets titled in the plan name.

It is important that you understand the differences between these types of accounts and to decide whether a rollover is best for you. Prior to proceeding, if you have questions contact your investment adviser representative, or call our main number as listed on the cover page of this brochure.