

Client Relationship Summary

April 2024

Introduction

Journey Advisory Group, LLC (JAG) is registered with the Securities and Exchange Commission as an Investment Adviser. You can find additional information about Journey on the SEC web site at <https://adviserinfo.sec.gov/> using SEC# 801-79934. Please know that brokerage and investment advisory services and fees differ and that it is important for you to understand the differences. Also, free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

As an Investment Adviser, we offer portfolio management as well as financial planning services to retail clients.

Portfolio Management Services - We offer both individual and automated portfolio management services depending on the needs of the client. For all of our services, we tailor our portfolio management services to match the investment objectives, goals, risk parameters, financial and other information which you provide to us. Our individual portfolio management services (IPMS) allow for more a more personalized customization and wider range of holdings. For our automated portfolio management services (APMS), we utilize various investment models based on the client's profile, which are limited to exchange-traded funds and/or mutual funds and a cash allocation. APMS is intended for clients who may benefit from automated enrollment and/or trading, lower account minimums, and generally fewer interactions with the financial advisor. We attempt to address certain risks by diversifying most all portfolios both across and within various asset classes.

We routinely monitor the holdings and percentage allocations in your account(s) as part of our standard services. This form of management service is referred to as "continuous and regular". Portfolios managed using certain automated technology are generally reviewed as a group and not for each individual client. Performance reports are routinely provided. We generally provide our portfolio management services on a discretionary basis. This means that you grant us authority to supervise and direct the trading of the securities in your account(s) without contacting you before trades are executed. Upon rare occasion, non-discretionary services are made available. When non-discretionary services are provided, you make the ultimate decisions regarding the purchase or sale of investments. For IPMS, we generally require clients to maintain an account minimum of \$50,000; and for our APMS, we require a minimum investment of \$5,000. Minimum account balances may be adjusted and, in some cases, waived in our sole discretion.

Ask us the following:

- ◇ 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?

Financial Planning Services - Through the financial planning process, questions, information and analysis are considered as they impact your financial and life situation. If you choose to purchase this service, you will receive a written report which provides you a detailed financial plan designed to assist you in achieving your financial goals and objectives.

For additional information, please refer to our [Form ADV Part 2A Brochure](#), especially [Item 4 Advisory Business](#) and [Item 7 Types of Clients](#).

What fees will I pay?

Portfolio Management Services – For our portfolio management fee, we charge an asset-based fee, which is based solely on an annual percentage rate assessed quarterly on the market value of your account(s). For an asset based fee, the more assets that are in a client's advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in his or her account. In addition to our fees you will be responsible for other fees and expenses, such as, transaction charges and fees/expenses charged by any custodian of your account, subadvisor, mutual fund, exchange traded fund, separate account manager and any taxes or fees required by federal or state law.

Financial Planning Services – The fee for any financial planning services may be included in any portfolio management fee. Fees for standalone financial planning services are generally a fixed dollar amount based on the scope of work you choose and the complexity of your circumstances. We will tell you if we feel that paying a fee based on an hourly rate would be to your advantage. An up-front deposit may be required before work begins.

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. **For more information, please see [Item 5](#) of our [Brochure](#).**

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.

As an example, Journey Risk Solutions, LLC (JRS) is an insurance agency wholly owned by JAG. JRS will be licensed in various states to passively offer primarily life insurance products to clients to address any need that clients may perceive or that their financial plans may indicate. When insurance products that pay commissions are purchased through JRS, the commissions will be paid to JRS. Therefore, JAG has a conflict due to the incentive to suggest that clients purchase insurance through JRS. Clients of JAG are under no obligation to purchase or even consider purchasing insurance products through JRS. Additionally, we receive various benefits and services from custodians that we may recommend to you. **For additional information on these conflicts and how they may affect you, please see [Item 10](#) and [Item 12](#) of our [Brochure](#).**

How do your financial professionals make money?

Our advisors are compensated mostly by salary. A portion of any bonus is based on new clients or assets acquired, and/or on the revenue of the advisor's respective office.

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

Firm – No, Financial Professionals - No. You can visit investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information

You can find additional information about our services and request a copy of this relationship summary by viewing our web site at www.journeyadvisory.group, via email at info@journeyadvisory.group, or by calling 800-749-7143.

◇ 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?

- ◇ How might your conflicts of interest affect me, and how will you address them?
- ◇ As a financial professional, do you have any disciplinary history? For what type of conduct?
- ◇ 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?