



Global Wealth is an SEC-registered investment adviser which provides investment advisory services to clients. Investment advisory services and fees differ from brokerage services and fees, 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://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?

We offer investment management and financial planning to retail investors. Our clients typically include individuals, high net worth individuals, charitable organizations, and corporations or other businesses.

We offer both discretionary and non-discretionary investment management services. If you choose discretionary management, you grant us authority to make and execute our investment recommendations in accordance with your investment profile without requiring your approval prior to each transaction. If you choose non-discretionary management, you grant us authority to make investment recommendations in accordance with your investment profile; however, we must obtain your approval prior to executing each recommendation. You grant us authority through our investment management agreement. All of our investment management services are offered via wrap fee programs. As part of our investment management services, we provide continuous and regular supervisory monitoring of your accounts to ensure they are meeting your investment objectives. We review your accounts at least semi-annually to examine performance and compare against your investment objectives. You may also request intermittent reviews.

We prepare financial plans, under a financial planning engagement, to assist you in reaching your financial goals. We will discuss your financial goals with you and then create a written financial and/or investment plan to help you meet your goals. If requested, we may provide consulting services to you separately. These services are not financial planning services as we do not provide a written report or conduct a comprehensive analysis of your financial position.

We do not limit our advice to particular securities, but we typically recommend or purchase stocks and ETFs. We do not require a minimum investment amount; however, some of our sub-advisers may have minimum investment amounts. [For more detailed information about our services, please see Items 4 and 5 of our ADV Part 2A Appendix 1.](#)

Conversation Starters

Ask our financial professionals the following questions:

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 only offer investment management services via a wrap fee program. You will pay a single wrap fee based on a percentage of the assets under management, billed monthly in arrears. If we retain a sub-adviser to assist in managing your account, we will pay the sub-adviser's management fees. The wrap fee includes any commissions, ticket charges, or custodian fees charged for the execution of transactions in your account. You may also incur charges imposed at the mutual fund level, i.e., advisory fees and other fund expenses.

For financial planning, you will pay either a fixed or hourly fee based on the complexity of your situation and the services provided. Our fees are negotiable at our sole discretion.

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 detailed information about our fees and costs, please see Item 5 of our ADV Part 2A and Item 4 of our ADV Part 2A Appendix 1.](#)

Our receipt of fees for managing client accounts results in several conflicts of interest. For example, we have a financial incentive to manage your account ourselves rather than through sub-advisers because we pay sub-advisers and platform

providers out of our annual advisory fee. However, we consider the totality of services provided by sub-advisers and the total costs to you in deciding whether to retain sub-advisers. Please review Items 5 and 10 of our [ADV Part 2A](#) for detailed descriptions of these conflicts and how we address them.

Ask us: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What Are Your Legal Obligations to Me When Acting as My Investment Adviser? How Else Does Your Firm Make Money and What Conflicts of Interest Do You Have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- Our IARs are also individually licensed insurance agents and receive compensation for the sale of insurance products in their separate capacity as licensed insurance agents. Both securities and insurances sales represent a conflict of interest in that it gives us an incentive to recommend products based on the commission amount received rather than on your needs. We manage this conflict of interest by ensuring that the issuing insurer reviews the potential sale of any products to determine adherence to insurance suitability standards. Insurance and securities products may be available through other channels and you are not obligated to purchase products recommended by us. For more information, please see Item 10 of our [ADV Part 2A](#) and Item 9 of our [ADV Part 2A Appendix 1](#).

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

How Do Your Financial Professionals Make Money?

Our IARs are compensated either via salary or a percentage of the amount of assets they manage, or both. This presents a conflict in that the more assets you have in an account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

Yes. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research Global Wealth and our financial professionals.

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

For more information about our investment advisory services or to request the most current version of this relationship summary, please call us at (866) 405-1031 or visit our website at askglobalwealth.com or the SEC's website at adviserinfo.sec.gov.

Ask us: 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?