



# A Summary of Your Advisory Relationship FORM CRS

## Introduction

Stonegate Wealth Management, LLC is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you 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?

- As a registered investment adviser, we offer financial planning, wealth management and portfolio management services to retail investors.
- When you hire us for financial planning and wealth management services, we provide advice and recommendations regarding your investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. Portfolio management services are included when we provide financial planning services and we will continuously monitor your investments.
- When you hire us solely for portfolio management services, we will provide investment advice and continuous monitoring of your investments.
- When you engage us for either of these services, you will sign an agreement that gives us discretionary authority to determine the investments to buy and sell in your account. You may impose reasonable restrictions on the management of your account, which must be both provided in writing and accepted by us. If you prefer, you may retain discretion and make the ultimate decision about the investments we will then buy or sell in your account
- We may also provide investment monitoring, consulting and ongoing financial planning only services.
- We do require a minimum initial account size of \$500,000 though we may wave that at our discretion.
- Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

**Conversation Starters:** (More detailed information regarding our services and investment advice can be found in our Form ADV, Part 2A Brochure.)

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

## What fees will I pay?

- We charge a percentage of assets under management for our wealth management, portfolio management and retirement plan services. These fees are assessed quarterly, in advance. (Some legacy clients are charged in arrears.). The more assets your account has, the more you will pay in fees. This gives us an incentive to encourage you to increase the assets in your account
- We also charge fixed fees for our monitoring, and ongoing financial planning only services which we invoice quarterly in advance. When you pay us only an hourly or fixed fee, it will be assessed in two installments and it will not include fees for implementing recommendations. This creates an incentive to recommend additional advisory services to you for which additional fees would be charged
- In addition to our fees, you will incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as

redemption fees

- 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

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- 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

- We receive client referrals from third parties and employees to whom we pay referral fees. This is a conflict of interest because we have an incentive to pay referral fees so that the third parties or employees will refer clients to us that they otherwise might not refer to us.
- We only make money from the fees we are charging clients.
- We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship

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

## How do your financial professionals make money?

Our financial professionals are paid a salary and may also be paid a bonus. This is a conflict of interest because it creates an incentive for our financial professionals to recommend our investment advisory services to you.

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

No, please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and your financial professionals

**Conversation Starters:**

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

## Additional Information

Please refer to our [Form ADV, Part 2A Brochure](#) for more information about our services. You may request updated information and a copy of our Relationship Summary by [contacting us](#) at (201) 791-0085.

**Conversation Starters:**

- 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?