

## WCG Wealth Advisors, LLC Relationship Summary

We do business as *The Wealth Consulting Group* and are registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser under the legal name, WCG Wealth Advisors, LLC. Many of our investment advisers and other financial professionals conduct business under a DBA (doing-business-as) name other than “The Wealth Consulting Group.” Indeed, you may know your investment adviser or financial professional only in the context of their DBA name.

As a client or prospective client who is a retail investor, you should know that brokerage and investment advisory services and fees are different. It is important for you to understand these differences. You can also learn more by visiting this SEC website: <https://www.investor.gov/CRS>. It provides free and simple search tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

### **What investment services and advice can you provide me?**

We generally offer two types of investment advisory services: financial planning and investment advice. Our financial planners can help you understand your overall financial situation and implement your financial objectives through a planning process that addresses investments, taxes, insurance, retirement, and other financial matters. But they do not actively manage your account(s) or portfolio. Rather, our investment advisers continuously monitor and manage (e.g., make trades if authorized and when appropriate) the investments in your account(s). Monitoring is part of the advisory services we provide through our Wealth Management programs.

When you agree to a client-adviser relationship with us, you decide the investment authority we exercise over your account(s). If you want to make the final decision on how to invest your money, then you would give us *non-discretionary* authority. If you want us to make investment decisions for you, then you would give us *discretionary* authority. You can limit our authority by providing us with reasonable instructions on how we may manage your investments. For example, you can specify that only certain investments be held in your portfolio. Our ability to advise you depends, in part, on you notifying us of changes in your financial status, investment objectives, or other circumstances that affect your financial situation. Know also that we do not offer services related to proprietary products, or a limited menu of products or types of investments. Finally, we don't require clients to maintain a minimum account balance however certain programs/portfolios we offer have specific minimum account balances.

**You can find more information in our Form ADV, Part 2A, Items 4, 5, 7, 8, 10, 12, 13, and 16 by visiting <https://adviserinfo.sec.gov>.**

#### **START A CONVERSATION WITH YOUR ADVISER**

- *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 will present you with our advisory fees before providing you with services. Our maximum annual fee for our Wealth Management programs is 2.5% of your account's market value (including cash). We collect most of our fees in advance through quarterly debits from your account(s). Based on the financial planning service you select, we charge a fixed fee, hourly fees (\$100-\$400) determined by the type of plan, plan complexity, investment adviser time, or a non-negotiable monthly fee. The more assets there are in your advisory account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). These fees are separate from other fees and expenses deducted from your account(s) and investments. For example, brokers charge for carrying out transactions, custodians charge for maintaining accounts, and managers charge for directing funds. **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 the fees and costs you are paying.**

**You can find more information in our Form ADV, Part 2A, Items 5, 6, 10, and 12, by visiting <https://files.adviserinfo.sec.gov>.**

#### **START A CONVERSATION WITH YOUR ADVISER**

- *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?*

## WCG Wealth Advisors, LLC Relationship Summary

### ***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. Many of our investment advisers and financial professionals are affiliated with and compensated by LPL Financial LLC ("LPL"), an SEC-registered broker-dealer and investment adviser. This arrangement may create conflicts of interest for these investment advisers and financial professionals. They may offer you brokerage services through LPL or investment advisory services through us. The fees we charge for advisory services are different from the fees LPL charges for brokerage services. An investment adviser affiliated with LPL may earn additional compensation for brokerage transactions they recommend to you in their capacity as your adviser. Some of our investment advisers and financial professionals are also insurance agents/brokers. They may be licensed to sell through WCG Insurance, LLC (an affiliated entity) or other insurance agencies. When acting as an agent/broker, they may receive fees for insurance products they offer and sell to you. This may create a conflict of interest because the product may not necessarily be in your best interest. As a fiduciary, we must always act in your best interest.

You can find more information in our Form ADV, Part 2A, Items 4, 5, 10, 11, 12 and 14, by visiting <https://adviserinfo.sec.gov>. You can learn more about conflicts related to LPL by asking your investment adviser or financial professional, or by visiting <https://www.lpl.com/disclosures.html>.

#### **START A CONVERSATION WITH YOUR ADVISER**

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

### ***How do your financial professionals make money?***

We pay our investment advisers and financial professionals a percentage of the advisory fees that we charge you.

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

No. Please visit <https://www.investor.gov/CRS> for a free and simple search tool to research our firm, investment advisers, and financial professionals.

#### **START A CONVERSATION WITH YOUR ADVISER**

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

Please visit our website at <https://www.wealthcg.com/> or call our Las Vegas office at 702-263-1919 to receive more information about our investment advisory services and a copy of this Relationship Summary. You can also email us at [Compliance@wealthcg.com](mailto:Compliance@wealthcg.com). Finally, you can learn more about us from the SEC at <https://www.investor.gov/CRS>.

#### **START A CONVERSATION WITH YOUR ADVISER**

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser or broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*