

Model Wealth, Inc.  
CLIENT RELATIONSHIP SUMMARY v. May 6, 2020

This is the Client Relationship Summary for Model Wealth, Inc., an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

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

The investment advisory services we provide include: a comprehensive service that combines financial planning and portfolio management services and a standalone financial planning service.

Our comprehensive service provides continuous monitoring of your investments. In our standalone financial planning service, we do not monitor your investments.

In our comprehensive service, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance. You may impose reasonable restrictions in the management of your account. We do not place trades on behalf of standalone financial planning clients.

We do not have minimum account sizes or investment amounts.

For more information, please review our disclosure brochure, which is available [here](#).

*Ask us: Given my financial situation, should I choose an investment advisor 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?**

For our comprehensive service, you will pay either a fixed fee or a percentage of assets under management, billed quarterly, in advance. Model Wealth usually charges a flat annual fee based on the scope of the services that the client needs and the complexity of the client's overall financial situation. Alternatively, Model Wealth may enter an agreement with clients to charge a percentage-based fee where the size of a client's portfolios could make the annual flat fee excessive. Under these circumstances, the fee will not exceed what would otherwise be charged in an annual flat fee arrangement. For our standalone financial planning services we will either bill specifically by the hour or a fixed fee based upon an estimate of the amount of time involved to provide that service. The fee is due upon completion of the work involved.

You will also incur other fees including brokerage fees and commissions, management fees for mutual funds and ETFs, custodian fees, retirement account fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; Model Wealth does not receive any of these 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. For more information, please review our disclosure brochure, which is available [here](#).

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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.

While Model Wealth works to minimize conflicts with clients simply setting a fee for our services creates a conflict.

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

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

Our firm's only compensation comes from our advisory fees. Our employees receive salaries for the work they perform on your behalf, bonuses, or distributions of profits if they have an ownership interest in the firm. No one at the firm – other than as described – is compensated based upon the amount of client assets they service, the product sold (i.e., differential compensation), or product sales commissions.

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

No; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

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

You can find more information about our investment advisory services [here](#). ***You can also contact Alex Offerman at (630) 381-1170 or at [alex.offerman@modelwealth.com](mailto:alex.offerman@modelwealth.com), if you have any questions or to request a copy of the relationship summary.***

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?*