

**Wealth Advisory Group, Inc.**  
**April 8, 2025**  
**FORM CRS**

Wealth Advisory Group, Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to “retail” investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

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

We offer the following investment advisory services to retail investors: **Portfolio Management Services; Financial Planning Services; Pension Consulting Services; Selection of Other Advisors; and, Wealth Planning.** Additionally, we offer **Wrap Fee Programs** sponsored by other financial institutions. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/122269>.

- **Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on a quarterly basis.
- **Investment Authority:** We manage investment accounts on a *discretionary* basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We offer *non-discretionary* investment management services whereby we will provide advice, but *you will ultimately decide* which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.
- **Investment Offerings:** We offer advice on various types of investments and do not limit our advice to only certain types of investments.
- **Account Minimums and Requirements:** In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

**Key Questions to Ask Your Financial Professional**

- **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?**

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/122269>.

- **Asset Based Fees** - Payable quarterly in arrears. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Hourly and Fixed Fees** - Payable in advance;
- **Other Advisory Fees** - In addition to our fees, when you are referred to a third party money manager you may also incur advisory fees charged by such third party money manager, which are separate and apart from our fees.

Examples of the common additional fees and costs you may incur include: Custodian fees; Account maintenance fees; Fees related to mutual funds and exchange-traded funds; Transaction charges when purchasing or selling securities; and other product-level fees associated with your investments

*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.*

**Key Questions to Ask Your Financial Professional**

- **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.

- *Third-Party Payments:* Some Financial Professionals of our Firm are registered representatives with a broker-dealer. These persons receive compensation in connection with the purchase and sale of securities or other investment products. This compensation is separate and in addition to our advisory fees and presents a conflict of interest because they have a financial incentive to recommend certain investments. Additionally, certain Financial Professionals are also licensed as independent insurance agents and will earn commission-based compensation for selling insurance. Those commissions are also separate and in addition to our advisory fees and also presents a conflict of interest because of the financial incentive that exists.
- Certain types of employee benefit services can be provided through our affiliate, World Employee Benefits ("WEB"), a sub-division of World Insurance Associates. This creates a conflict of interest since we have a financial incentive to recommend WEB. However, where we do so, we have determined that the costs are fair and reasonable when compared against other providers.
- Our holding company, WIA Holdings, LLC, is under the common control and ownership of World Associates Holdings, LLC in which Goldman Sachs & Co., LLC owns an indirect minority interest. As a result, WAG has limited the available Goldman Sachs products it will recommend.

Refer to our Form ADV Part 2A clicking this link <https://adviserinfo.sec.gov/firm/brochure/122269> to help you understand what conflicts exist.

### Key Questions to Ask Your Financial Professional

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

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

Certain financial professionals servicing your accounts are compensated by receiving a salary while others receive a percentage of the advisory fees you pay to the Firm. Financial professionals' compensation is based on a percentage of the fees you pay and the revenue the firm earns from the person's services or recommendations; .

We use the Institutional Intelligent Portfolios® platform, offered by Schwab Performance Technologies ("SPT"), a software provider to independent investment advisors and an affiliate of Charles Schwab & Co., Inc. ("CS&Co"). We do not pay SPT fees for the Platform so long as we maintain a certain amount of client assets in accounts at CS&Co. that are not enrolled in the Program. If we do not meet this condition, then we pay SPT an annual licensing fee. In light of this arrangement, we may have an incentive to recommend CS&Co. to you. This creates a conflict of interest. Nevertheless, we believe that our selection of CS&Co. as custodian and broker is in the best interests of our clients. We have adopted policies and procedures designed to ensure that our use of Schwab's services is appropriate for each of our clients.

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

No for our firm. Yes for our financial professionals. These events are disclosed in the specific individual's Form U4 and/or Form ADV Part 2B Supplement. These documents can be found by going to [Investor.gov/CRS](https://investor.gov/CRS).

### Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 610-225-1000 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/122269>.

### Key Questions to Ask Your Financial Professional

- **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?**