



March 2024

### Item 1: Introduction

Managing to be Wealthy (“MTBW”) is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit [investor.gov/CRS](https://investor.gov/CRS) for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

### Item 2: Relationships and Services

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

Our Form provides investment advisory services to retail clients. The principal services we offer are portfolio management services, where we provide continuous management of your investments; and financial planning, where we assess your financial situation and provide advice to meet your goals. We tailor your portfolio management services to match the investment objectives, goals, risk parameters, financial and other information which you provide to us. Based on your needs and situation, this may include the use of investment models we have designed. As part of our standard services, we typically monitor client accounts on a daily basis and provide you with quarterly reports. We generally provide our portfolio management services on a discretionary basis, meaning we are authorized to determine which securities are bought and sold, the total amount to be bought and sold and the costs at which the transaction will be effected. However, we also offer our services on a non-discretionary basis, which means you make the ultimate decision regarding the purchase or sale of investments. We do not limit our services or advice to proprietary products. We do limit the types of investments we recommend to ensure they are appropriate for each client, but consistently utilize mutual funds, individual equities, exchange traded funds, fixed income securities, insurance products, commodities, and private funds/illiquid investments. We generally impose an account minimum of \$100,000. Regardless, we reserve the right to accept or decline a potential client for any reason in our sole discretion. For additional information, please refer to our Form [ADV Part 2A \(the “Brochure”\)](#) specifically Item 4 and Item 7.

*Questions to ask us: 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?*

### Item 3: Fees, Costs, Conflicts, and Standard of Conduct

#### What fees will I pay?

Our fees depend on the services you receive. For portfolio management services we charge a fee that is a percentage of the dollar value of the investments being managed, also known as an “asset-based fee.” Our asset based fee is billed monthly in arrears. For an asset-based fee, the more assets that are in a client’s advisory account, the more a client will pay in fees. Therefore we have an incentive to encourage clients to

increase the assets in his or her account. For our financial planning services we charged an annual fixed fee based on your net worth, which is billed in equal installments tri-annually.

You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the types of investments selected. In addition to our fees you will be responsible for other fees and expenses, such as, transaction charges and fees/expenses charged by any custodian of your account, subadvisor, mutual fund, exchange traded fund, separate account manager and any taxes or fees required by federal or state law.

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. Please also see our [Brochure](#) for additional details, specifically, Item 5 and Item 7.

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

**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. For example, we receive various benefits and services from custodians that we may recommend to you. For more information on how this conflict and others may affect you, see Item 12, and Item 14 of our [Brochure](#).

***Questions to ask us: 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 percentage of the revenue earned by the firm on the client assets managed and/or serviced by the specific financial professional. Due to this compensation structure, our financials professionals are subject to a conflict of interest. Since the firm charges an asset-based advisory services fee, the more assets you have in your account the more you will pay in fees and, therefore, the firm and the financial professional have an incentive to encourage you to increase the assets in your account.

#### **Item 4: Do You Or Your Financial Professionals Have Legal Or Disciplinary History?**

No. You can visit [investor.gov/CRS](http://investor.gov/CRS) for a free, simple search tool to research us and our financial professionals.

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

#### **Item 5: Additional Information**

For additional information on our advisory services and to request a copy of our Form CRS, please contact us at 614.326.3077 or visit our website at [managingtobewealthy.com](http://managingtobewealthy.com)

***Questions to 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?***