

**Ledgewood Wealth Advisors, LLC**  
**Form CRS Client Relationship**  
**Summary January 3, 2024**

**Item 1. Introduction**

- A. **Ledgewood Wealth Advisors, LLC is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services.** Investment advisory services and brokerage services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.
- B. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisors, and investing.

**Item 2. Relationships and Services**

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

**Services:** We provide two specific services, investment advisory services and financial planning to retail investors.

**Monitoring:** We monitor your portfolio on a continuous basis to ensure the portfolio is invested in accordance with your investment objective, risk tolerance, and proper diversification as a part of our services.

**Investment Authority:** We buy and sell investments in your account without asking you in advance, this is called **discretionary authority**.

**Limited Investment Offerings:** Our investment advice is not limited to a particular type of security. We provide advice on any type of investment that we deem appropriate for you based on your stated goals and objectives. **Account Minimums:** Our cumulative minimum account requirement for opening and maintaining an account is \$500,000. This is negotiable.

**Additional Information:** Our firm was founded in 2000. The owners are Robert L. Wofchuck, Managing Member/Chief Compliance Officer and Lawrence E. Sarkozy, Chief Operating Officer. Our recommendations or selections are intended to meet your stated investment objectives and to provide diversification within your stated objectives. We offer our investment advisory services and financial planning to individuals, trust, estates, corporations and business entities. **Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.**

*Questions you should 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?*

**Item 3. Fees, Costs, Conflicts, and Standard of Conduct**

*What fees will I pay?*

**Principal Fees and Costs:** You will pay an on-going negotiable **asset-based fee** based on the dollar amount of assets in your account ranging from 1.50% to 0.40% at the beginning of each quarter for our services. We are not compensated for the sale of securities or other investment products which may include asset-based sales charges or services fee from the sale of mutual funds. The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account. If you engage us for financial planning services only we charge either hourly (\$100 to \$250 per hour) or fixed fees (\$3,000 to \$15,000) based on the complexity of your financial situation. Fees are billed to you upon completion of work.

**Other Fees and Costs:** You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Mutual funds and exchange traded funds also charge internal management fees which are disclosed in a fund's prospectus.

**Additional Information:** *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. Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.*

*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 advisor? How else does your firm make money and what conflicts of interest do you have?*

#### **B.(i) Standard of Conduct**

*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. The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.*

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

**Additional Information:** We do not have any relationships or arrangements with any other entity.

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

We are paid by the asset-based fee that is charged to your investment account. The more assets you have in the investment account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. We are not compensated based on the product sold or by product sales commissions. If you engage us for financial planning services only, we are compensated by the fee you pay us for that service.

#### **Item 4. Disciplinary History**

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

No disciplinary history to report. Free and simple search tools are available to retail investors who visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and financial professionals.

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

#### **Item 5. Additional Information**

**Contact Robert L. Wofchuck, Managing Member/Chief Compliance Officer, Phone: (603) 773-0080 for additional and up to date copy of the relationship summary.**

*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?*