



ADG Wealth Management Group, LLC is an investment adviser registered with the Securities and Exchange Commission (SEC) and we offer investment advisory services to our clients. This document gives you a summary of the services we provide and how you pay.

Brokerage and investment advisory services differ and it is important for retail investors to understand the differences. You should carefully consider which types of accounts and services are right for you. Free and simple tools are available 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?

- We offer investment advisory services such as portfolio management, financial planning and consulting services, including retirement plan consulting, and wrap account services (an account where no separate transaction charges apply and a single fee is paid for advisory services and trading costs). We do not have a minimum account size.
- We will offer you advice on a regular basis. We will discuss your investment goals and risk profile, then identify a strategy that works to achieve your goals while limiting your risk exposure to a level that is right for you.
- You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or you can decide for yourself which investments to buy and sell (a “non-discretionary account”).
- You can choose an investment model designed by us or a third party and your account will be monitored on an ongoing basis. Detailed information about our models can be found in our firm brochure.
- Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might have higher or lower costs.

What fees will I pay? It is important to understand that fees and costs affect the value of your account over time.

- You will pay an on-going asset-based fee either quarterly or semi-annually for our investment advisory services, based on the total value of your account.
- We offer a flexible fee schedule for financial planning and consulting services. You will pay either an hourly fee or a flat fee for these services.
- The wrap fee programs we utilize may have a higher annual fee because all trading charges are bundled into one fee.
- The more assets you have in an advisory account, including cash, the more you will pay us. We have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if you do not buy or sell, and even if your account value declines.

Description of Other Fees and Costs: In addition to advisory fees there are fees associated with your underlying investments. Mutual fund and variable annuity companies pass along expenses related to their funds. Custodians have charges related to the use of their services. To find out more information about their fees refer to the prospectus for the mutual fund or variable annuity and refer to the agreement with the custodian.

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.

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 about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means. A higher account value for you means a higher fee for us. This creates an incentive for us to encourage you to invest additional monies and consolidate accounts with us. Additionally, there's an incentive to discourage you from withdrawing funds from your account in order to maintain a higher account balance.

How do your financial professionals make money? Our financial professionals provide many services and may be compensated in different ways. They receive an advisory fee for their portfolio management services. Compensation for financial planning and consulting services will depend on the time and complexity of the project. We do not receive referral fees or soft dollar benefits from third parties.

Do you or your professionals have legal or disciplinary history? No, for our firm. Yes, for our investment professionals. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information:

- Our website is adgwealth.com.
- For additional information about our advisory services, our firm brochure can be found at <https://adviserinfo.sec.gov/firm/summary/132341>.
- For up-to-date information and to request a copy of the relationship summary call (504) 451-7726 or email skelly@adgwealth.com.

Key Questions to Ask:

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?

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?

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

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?