

**The MilWealth Group, LLC**  
**Client Relationship Summary (Form CRS)**  
**January 17, 2025**

The MilWealth Group, LLC (“we”, “our” or “us”) is registered with the Securities and Exchange Commission as an investment adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research financial professionals and firms at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational material about broker-dealers, investment advisers and investing.

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

We provide the following advisory services: 1) Investment management, which includes making specific investment recommendations in order to design well-diversified investment portfolios. We may also provide general counsel to you in the areas of financial, tax, retirement, insurance and estate planning. Tax preparation services may also be provided; 2) Financial planning services are offered on a stand-alone basis for clients who do not utilize our investment management services; 3) Retirement plan services allow us to provide you with investment recommendations by giving us view only access to your retirement accounts.

We predominately utilize mutual funds, exchanged-traded funds (ETFs), U.S. Treasury debt and brokered certificates of deposit (CDs) in client accounts. We have discretionary authority over your account when providing investment management services, which means we do not need to get your permission before buying or selling a security in your account. We have non-discretionary authority over your account when providing retirement plan services, which means we provide investment recommendations and it is up to you to place the trades in your retirement account. Our Investment Committee monitors and performs due diligence on investment options. We monitor your account as needed and conduct a review of your account at least annually. Stand-alone financial planning does not include ongoing monitoring of your investments unless you are also utilizing investment management services. There is no minimum account size.

MORE DETAILED INFORMATION ABOUT SERVICES WE OFFER CLIENTS CAN BE FOUND IN OUR FORM ADV PART 2A, ITEMS 4 AND 7, WHICH IS AVAILABLE AT: <https://milwealth.com/disclosures/>.

*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?**

We charge investment management and retirement plan services accounts a fee based on the market value of the client’s account on the last day of the quarter. A fee structure based on the size of your account creates a conflict of interest. The more assets in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. We typically charge stand-alone financial planning clients a flat fee based on the complexity of the planning to be performed. You will also incur costs, in addition to the fees you pay to us, related to our advisory services. Common examples of these costs include custodial fees and fees associated with the mutual funds and ETFs we recommend.

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 investment over time. Please make sure you understand what fees and costs you are paying. MORE DETAILED INFORMATION ABOUT FEES AND COSTS CAN BE FOUND IN YOUR INVESTMENT MANAGEMENT AGREEMENT AND OUR FORM ADV PART 2A, ITEM 5, WHICH IS AVAILABLE AT:

<https://milwealth.com/disclosures/>.

*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 is an example to help you understand what this means. We receive, from your broker-dealer/custodian, standard technology and research-related products and other services at no or a reduced cost to assist us in managing client accounts. This creates a conflict of interest as we have incentive to recommend you maintain your assets at those custodians in order to receive these free or discounted services. MORE DETAILED INFORMATION ABOUT CONFLICTS OF INTEREST CAN BE FOUND IN OUR FORM ADV PART 2A, WHICH IS AVAILABLE AT

<https://milwealth.com/disclosures/>.

*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 salary and may receive a discretionary bonus. Compensation is based on how well they service our clients, their individual performance, and the firm's performance. Owners of the firm share in the firm profits.

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

No. We encourage you to visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

Additional information about our investment advisory services can be found on our website at [www.mgfin.com](http://www.mgfin.com) or by reviewing our Form ADV at [adviserinfo.sec.gov/firm/summary/108931](http://adviserinfo.sec.gov/firm/summary/108931). For up-to-date information or to request a copy of this Form CRS, please call us at (414) 475-1369.

*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? \**