

## WCG Wealth Advisors, LLC Relationship Summary

We do business as *The Wealth Consulting Group* and are registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser under the legal name, WCG Wealth Advisors, LLC. Many of our investment advisers and other financial professionals conduct business under a DBA (doing-business-as) name other than "The Wealth Consulting Group." Indeed, you may know your investment adviser or financial professional only in the context of their DBA name.

As a client or prospective client who is a retail investor, you should know that brokerage and investment advisory services and fees are different. It is important for you to understand these differences. You can also learn more by visiting this SEC website: <https://www.investor.gov/CRS>. It provides free and simple search tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

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

We generally offer two types of investment advisory services: financial planning and investment advice. Our financial planners can help you understand your overall financial situation and implement your financial objectives through a planning process that addresses investments, taxes, insurance, retirement, and other financial matters. But they do not actively manage your account(s) or portfolio. Rather, our investment advisers continuously monitor and manage (e.g., make trades if authorized and when appropriate) the investments in your account(s). Monitoring is part of the advisory services we provide through our Wealth Management programs.

When you agree to a client-adviser relationship with us, you decide the investment authority we exercise over your account(s). If you want to make the final decision on how to invest your money, then you would give us *non-discretionary* authority. If you want us to make investment decisions for you, then you would give us *discretionary* authority. You can limit our authority by providing us with reasonable instructions on how we may manage your investments. For example, you can specify that only certain investments be held in your portfolio. Our ability to advise you depends, in part, on you notifying us of changes in your financial status, investment objectives, or other circumstances that affect your financial situation. Know also that we do not offer services related to proprietary products, or a limited menu of products or types of investments. Finally, we don't require clients to maintain a minimum account balance however certain programs/portfolios we offer have specific minimum account balances.

**You can find more information in our Form ADV, Part 2A, Items 4, 5, 7, 8, 10, 12, 13, and 16 by visiting <https://adviserinfo.sec.gov>.**

#### **START A CONVERSATION WITH YOUR ADVISER**

- *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 will present you with our advisory fees before providing you with services. Our maximum annual fee for our Wealth Management programs is 2.0% of your account's market value (including cash). We collect most of our fees in advance through quarterly debits from your account(s). Based on the financial planning service you select, . Fees for a comprehensive fixed engagement plan can range from \$1,500 - \$30,000 for a situational financial plan (3 modules or less) can range from \$500 - \$5,000., and hourly fees (\$100-\$400) determined by the type of plan, plan complexity, investment adviser time, or a non-negotiable monthly fee. The more assets there are in your advisory account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). These fees are separate from other fees and expenses deducted from your account(s) and investments. For example, brokers charge for carrying out transactions, custodians charge for maintaining accounts, and managers charge for directing funds. **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 the fees and costs you are paying.**

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You can find more information in our Form ADV, Part 2A, Items 5, 6, 10, and 12, by visiting <https://files.adviserinfo.sec.gov>.

### START A CONVERSATION WITH YOUR ADVISER

- *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. Many of our investment advisers and financial professionals are affiliated with and compensated by LPL Financial LLC ("LPL"), an SEC-registered broker-dealer and investment adviser. This arrangement may create conflicts of interest for these investment advisers and financial professionals. They may offer you brokerage services through LPL or investment advisory services through us. The fees we charge for advisory services are different from the fees LPL charges for brokerage services. An investment adviser affiliated with LPL may earn additional compensation for brokerage transactions they recommend to you in their capacity as your adviser. Some of our investment advisers and financial professionals are also insurance agents/brokers. They may be licensed to sell through WCG Insurance, LLC (an affiliated entity) or other insurance agencies. When acting as an agent/broker, they may receive fees for insurance products they offer and sell to you. This may create a conflict of interest because the product may not necessarily be in your best interest. As a fiduciary, we must always act in your best interest.

You can find more information in our Form ADV, Part 2A, Items 4, 5, 10, 11, 12 and 14, by visiting <https://adviserinfo.sec.gov>. You can learn more about conflicts related to LPL by asking your investment adviser or financial professional, or by visiting <https://www.lpl.com/disclosures.html>.

### START A CONVERSATION WITH YOUR ADVISER

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

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

We pay our investment advisers and financial professionals a percentage of the advisory fees that we charge you.

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

No. Please visit <https://www.investor.gov/CRS> for a free and simple search tool to research our firm, investment advisers, and financial professionals.

### START A CONVERSATION WITH YOUR ADVISER

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

Please visit our website at <https://www.wealthcg.com/> or call our Las Vegas office at 702-263-1919 to receive more information about our investment advisory services and a copy of this Relationship Summary. You can also email us at [Compliance@wealthcg.com](mailto:Compliance@wealthcg.com). Finally, you can learn more about us from the SEC at <https://www.investor.gov/CRS>.

### START A CONVERSATION WITH YOUR ADVISER

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser or broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*

# WCG Wealth Advisors, LLC

## Privacy Policy

Facts	What Does the Firm Do With Your Personal Information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect can include:</p> <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Investment experience</li> <li>• Income</li> <li>• Account transactions</li> <li>• Assets</li> <li>• Retirement assets</li> </ul> <p>When you are no longer our customer, we will continue to hold your information and share it as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons the firm chooses to share personal information and whether you can limit this sharing.

Reason We Share Your Personal Information	Does the firm share?	Can you limit this sharing?
For our everyday business purposes, such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For non-affiliates to market to you <small>*if your advisor leaves WCG for another firm, WCG or your advisor may disclose your personal information to the new firm or to a third-party vendor to facilitate the transition to the new firm unless you instruct us not to disclose by contacting <a href="mailto:compliance@wealthcg.com">compliance@wealthcg.com</a> to opt-out.</small>	Yes*	Yes

Questions?	<a href="mailto:compliance@wealthcg.com">compliance@wealthcg.com</a> or (702) 263-1919
Who is Providing this Notice:	WCG Wealth Advisors, LLC

## Definitions

<b>How does the firm protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does the firm collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Enter into an investment advisory account</li> <li>• Apply for insurance</li> <li>• Tell us about your investment or retirement portfolio</li> <li>• Seek advice about your investments</li> </ul> <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes</li> <li>• Information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. WCG has one affiliated entity WCG Insurance, LLC.</p> <ul style="list-style-type: none"> <li>• We do not share with affiliates so they can market to you.</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our Non-affiliated partners include categories of companies such as financial institutions, or broker-dealers that have regulatory requirements to supervise.</p>

<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>- We do not jointly market.</p>

## Other Important Information

If the mailing address provided for your account is in California, Vermont, or North Dakota, we will automatically treat your account as if you do not want us to disclose your personal information to non-affiliated third parties for purposes of them marketing to you, except as permitted by the applicable state law. If you want to consent to share your personal information with a new firm, then you must provide written consent (opt-in) before we will allow your financial professional to take your personal information to a new firm. Please contact us at [compliance@wealthcg.com](mailto:compliance@wealthcg.com) to opt-in or withdraw your previous opt-out.

If you want to opt-out to not disclosing your personal information to non-affiliated third parties for purposes of them marketing to you when your advisor joins a new firm, you may contact us at [compliance@wealthcg.com](mailto:compliance@wealthcg.com).