

**FAMILY WEALTH ADVISORY GROUP**  
**JUNE 17, 2020**

**Item 1. Introduction.**

Family Wealth Advisory Group is registered with the United States 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 firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

**Item 2: What investment services and advice can you provide to me?**

Family Wealth Advisory Group provides investment advisory services to retail investors. The principal services we offer are investment management and financial planning services. Financial planning services may be provided as part of the provision of investment management services or on a standalone basis. We tailor your investment management services to match the investment objectives and goals which you provide to us. We monitor the holdings and performance of your account on a periodic basis and more frequently if market and other conditions dictate. Also, we provide you with annual reports regarding the performance and holdings of your account. If we provide you financial planning only services, after delivery of the completed financial plan to you, we do not engage in any ongoing review or services, unless you engage us to provide investment management services. We provide investment management services on a discretionary basis pursuant to authority granted to us in your client agreement. Pursuant to this discretionary authority we are authorized to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be effected. However, there are certain clients for which we provide investment management services on a non-discretionary basis. We do not limit the provision of investment management or financial planning services to proprietary products. In addition, we generally do not limit the types of investments we utilize for clients, but consistently utilize mutual funds and exchange traded funds. We do not impose account minimums for new clients. 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 Brochure](#), especially [Item 4 Advisory Business](#), [Item 5 Fees and Compensation](#), [Item 7 Types of Clients](#) and [Item 13 Review of Accounts](#).

**Questions to Ask Us:**

*Given my financial situation, should I choose an investment advisory service? Why or why not?*

*How will you choose the investments to recommend to me?*

*What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

**Item 3 (part 1): What fees will I pay?**

For investment management services we charge an asset-based fee which is billed on a quarterly basis or a fixed minimum fee. 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 may have an incentive to encourage clients to increase the assets in his or her account. For financial planning services we charge a fixed fee, which is billed 50% in advance with the balance due upon the delivery of the financial plan.

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. For additional information, see [Item 5 Fees and Compensation of our Form ADV Part 2A Brochure](#).

**Question to Ask Us:**

*Help me to 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?*

**Item 3 (part 2): 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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. As an example, we receive various benefits and services from custodians that we may recommend to you. For additional information, please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 12 Brokerage Practices](#).

**Question to Ask Us:**

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

**Item 3 (part 3): How do your financial professionals make money?**

Our financial professionals are paid on either a salary and bonus structure or a percentage of revenue generated from advisory services fee structure. For professionals paid on a salary and bonus structure, the amount of our professionals' pay is not dependent upon factors such as the amount of client assets they service, new clients obtained and/or an increase in client assets supervised by the professional, the time and complexity required to meet a client's needs, the product or service sold, product sales commissions (which do not apply to our firm) or revenue the firm earns from the financial professional's advisory services or recommendations. Their bonus is based on a profitability formula of the overall firm. For professionals paid on a percentage of revenue structure, they are paid based on the amount of revenue generated from the assets they advise on behalf of their client group. 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 a legal or disciplinary history?**

No. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm 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 about our investment advisory services and to request a copy of our Form CRS, please contact us at 513-469-8100.

**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 a person is treating me?*