

## Introduction

Vantage Wealth is a fee-only investment adviser registered with the Securities and Exchange Commission. It is important to understand how advisory and brokerage services and fees differ in order to discover the advisory firm best suited to meet your needs and determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

We are a fee-only registered investment adviser that offers investment advisory services to clients. Our advisory services include Investment Management and Financial Planning. Prior to opening an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, income needs, long-term goals, and tolerance for risk. Based on what we learn, we will recommend a portfolio of investments and allocation strategy designed to meet your needs and goals. Portfolio holdings are monitored daily and rebalanced as warranted to meet your changing needs, stated goals and objectives. Our President and Chief Compliance Officer, James Van de Voorde, reviews individual client accounts at least quarterly. We offer ongoing advice as needed, report to clients quarterly and contact clients at least annually to offer a financial planning update and portfolio review.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we are allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

Our firm typically requires a minimum account balance of \$1,000,000 to open an account for our Investment Management service. However, we may reduce or waive this requirement at our sole discretion.

Financial Planning is included in our Investment Management service for no additional fee. Standalone Financial Planning is also offered as a separate service for a flat fee. We do not monitor your investments for the standalone Financial Planning service.

*Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/111324>.*

## What fees will I pay?

Our fee is charged quarterly based on the value of the investments in your account. Our Investment Management annual fee is 1.00% and Financial Planning is included for no additional fee. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Generally, our fees are non-negotiable, but exceptions may be made on a case-by-case basis. The fee you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. Upon request, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

Typically, our flat fee for our standalone Financial Planning service ranges from \$2,000 to \$5,000. We charge an upfront retainer of 50% of the total fee when you sign an agreement and charge you for the remaining fee when we provide a financial plan or consultation.

While commissions are generally free of charge, the broker-dealer that holds custody of your assets may charge you a transaction fee when we buy or sell an investment for you. When applicable, the broker-dealer's transaction fees are in addition to our firm's fees for our Investment Management service.

While our firm almost exclusively invests in individual securities that are not subject to brokerage commissions, you may incur fees imposed by the broker-dealer for investments in such vehicles as index funds,

exchange-traded-funds and variable annuities. While our firm does not invest in annuities of any sort, you may have to pay fees such as “surrender charges” to sell variable annuities.

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.

*Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/111324>.*

### **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 must 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 provided for you. Here are some examples to help you understand what this means:*

Our firm previously participated in the Schwab Advisor Network program which was designed to help investors find an independent investment adviser. Our firm currently pays Schwab 15% of the quarterly management fee for client accounts that were referred to us through this program.

*Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/111324>.*

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

Our financial professionals are compensated based on the revenue our firm earns from providing advisory services, the amount of client assets serviced, and the time and complexity required to meet a client’s needs.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit [Investor.gov/crs](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

### **Additional Information**

You can find additional information about our firm’s investment advisory services on the SEC’s website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by searching CRD #111324. You may also contact our firm at (626) 844-7184 to request a copy of this relationship summary and other up-to-date information.

#### **Questions to Ask Us:**

- 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 those qualifications mean?
- Help me understand how these fees and costs may 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?