



FORM CRS- A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH COLORADO WEALTH GROUP, LLC

March 6, 2023

## ITEM 1 – INTRODUCTION

Colorado Wealth Group, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## ITEM 2 - RELATIONSHIPS AND SERVICES

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Colorado Wealth Group, LLC (“CWG”) offers discretionary and non-discretionary investment advisory services, financial planning, and other consulting services. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. If deemed appropriate for you, our Firm will recommend utilizing an independent Third-Party Money Manager (“TPMM”) to aid in the implementation of investment strategies for the client’s portfolio. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of the Firm’s standard advisory services. Our Firm’s household minimum for investment management is \$100,000. This minimum portfolio value requirement is negotiable. Additionally, our Firm offers financial planning and consulting services for our clients. Financial Planning services can be provided on a stand-alone basis or in conjunction with our investment management services. We provide general investment recommendations, on a limited basis to our clients. In a consulting engagement, you will be required to select your own investment managers, custodian, and/or insurance companies for the implementation of consulting recommendations.

### QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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?

[FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 4, 7, 8, 13 AND 16](#)

## ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

### WHAT FEES WILL I PAY?

Our firm charges an annual investment advisory fee based on a percentage of assets under our management. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. Our investment management fees are based on a percentage of the total account value. For clients in our investment management service, our Firm’s maximum annual investment advisory fee is 1.20%, billed monthly, in advance based on average daily balance of the previous month. For our clients utilizing a TPMM, the sub advisory fee is included in the monthly management fee. You pay our advisory fee even if you don’t buy or sell investments. The more assets in your advisory account, the more you will pay in fees, and therefore, the Firm has an incentive to encourage you to increase the asset value in your account. The custodian will charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. Fees for the financial planning services are negotiable and will not exceed \$25,000 for the first year in which a comprehensive financial plan is delivered; Ongoing financial planning services are available through our Financial Plan Maintenance Program (“FPMP”). Fees for financial planning & consulting services are \$500/hour. Consulting fees are negotiable. 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.

### QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5](#)

**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. Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer's fund manager. b) Advising against making a large charitable contribution to get a tax deduction (but decrease assets under management). c) Advising you to take a margin position in your managed account and charging fees on the margin balance. The custodians we use provide us with access to their institutional brokerage/support, trading, custody, reporting, and other related services at no charge to us. We use these services to help us manage and administer our advisory accounts, and to help us manage and grow our business. This presents a conflict of interest because receipt of these benefits creates an incentive to recommend that you open or maintain your account(s) with these custodians. Our firm allows our financial professionals to invest in the same securities as you. This presents a conflict of interest because our financial professionals could have an incentive to favor their personal account(s) over your advisory account(s). Additionally, some of our Firm's Financial Professionals are engaged in outside business activities. We are required to disclose material outside business activities and any conflict it may pose to you. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 10, 11, AND 14](#)

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our Firm's Financial Professionals are compensated by the investment services fees as described above in Item 3 Fee section. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

**ITEM 4 - DISCIPLINARY HISTORY**

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

Yes. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

As a Financial Professional, do you have any disciplinary history? For what type of conduct?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9](#)

**FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES OR AN UP TO DATE COPY OF THIS  
CLIENT RELATIONSHIP SUMMARY:**

For additional information about our investment advisory services visit the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm's IARD number is: 310024. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: (720) 729-2500 or [WWW.COLORADOWEALTHGROUP.COM](http://WWW.COLORADOWEALTHGROUP.COM)

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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