

## Relationship Summary

Sugarloaf Wealth Management, LLC (referred to as “we” or “us”) is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. We feel that it is important for you, the *retail investor*, to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

Our firm offers investment advisory services to *retail investors*. We are a wealth management and retirement planning firm helping clients develop investment, income, tax and estate strategies. We provide you with financial planning and investment management services based upon an assessment of your financial situation, objectives and risk tolerance. As part of our investment management strategy, we may select a third-party adviser to help you achieve your financial objectives. As part of our standard services, we provide continuous monitoring of client accounts. We provide you with the option to have your assets managed on a discretionary or non-discretionary basis. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm typically requires a minimum investment of \$250,000 for investment management. Our minimum fee for Financial Planning/Consulting is \$500, and our minimum fee for estate settlement services is \$1,500. Please also see our [Form ADV Part 2A](https://www.swmlc.com/wp-content/uploads/2020/07/2020-ADV-2A-Update-07_08_20203.pdf) (“Brochure”) at [https://www.swmlc.com/wp-content/uploads/2020/07/2020-ADV-2A-Update-07\\_08\\_20203.pdf](https://www.swmlc.com/wp-content/uploads/2020/07/2020-ADV-2A-Update-07_08_20203.pdf) specifically Items 4, 5, 7 and 10.

- If you grant us discretionary authority, we will buy and sell investments in your account, based on an agreed-upon investment strategy, without asking for your approval of the transaction in advance. You may limit our discretion, such as imposing reasonable restrictions on investing in certain securities, types of securities or industry sectors.
- If you have a non-discretionary account with us, it means you are required to preapprove each investment transaction that we recommend for you. You make the ultimate decision regarding the purchase or sale of investments.

#### ► 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 these qualifications mean?**

### What fees will I pay?

► If you have a wrap fee account, you will pay us a single asset-based fee for advisory services. This fee also covers all transaction costs and certain administrative and custodial costs associated with your investments, and therefore is higher than a typical asset-based advisory fee. Depending on the number of transactions in your account, you could be paying more than if you had separately paid for advisory and brokerage services. If you expect to trade infrequently or to pursue a “buy and hold” strategy, you may want to consider a brokerage relationship rather than an advisory relationship. ► If you have a non-wrap fee account, you will pay us a single asset-based fee for advisory services that does not include brokerage transaction costs. ► The more assets you have in your account, the more you’ll pay us in dollars. This creates an incentive for us to encourage you to increase the size of your account, including by transferring or rolling over assets from other accounts. ► We charge an hourly fee for additional financial planning/consulting services.

## Other Fees and Costs

In addition to the quarterly fee, you may also incur charges for management and operating expenses of open-end, closed-end and exchange-traded funds; short-term trading charges of certain mutual funds; wire transfer fees; and interest charges on margin loans. We do not receive any portion of these fees.

## Additional Information

The fee you pay us may be higher or lower than what other advisers charge for similar services. 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.

## ► QUESTION TO ASK US:

- **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?**

More information about our advisory services can be found in Item 5 of our [Part 2 Brochure](#). If viewing a paper version of this form, please visit [https://www.swmlc.com/wp-content/uploads/2020/07/2020-ADV-2A-Update-07\\_08\\_20203.pdf](https://www.swmlc.com/wp-content/uploads/2020/07/2020-ADV-2A-Update-07_08_20203.pdf) for a link to this document.

## 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?

*As a fiduciary, 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.* ► If we recommend that you roll over your retirement plan assets into an account to be managed by us, such a recommendation creates a conflict of interest since we will earn an advisory fee on the rolled over assets. ► If we recommend that you purchase an insurance or investment product for which your financial professional will receive a commission, that creates a conflict of interest because of the additional compensation they will receive. You are not obligated to implement insurance or investment product transactions through your financial professional. You are also not obligated to engage our affiliated accounting firm (Rhodes, Young, Black & Duncan, CPA) for accounting or tax services.

## ► QUESTION TO ASK US:

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

More information about our conflicts of interest can be found in Items 10 and 11 of our [Part 2 Brochure](#). If viewing a paper version of this form, please visit [https://www.swmlc.com/wp-content/uploads/2020/07/2020-ADV-2A-Update-07\\_08\\_20203.pdf](https://www.swmlc.com/wp-content/uploads/2020/07/2020-ADV-2A-Update-07_08_20203.pdf) for a link to this document.

## How do your financial professionals make money?

Our Professionals share in the advisory fees we receive from you. Some also earn a base salary. Receiving a portion of the advisory fee you pay creates an incentive for them to encourage you to increase your investment account size. Our Professionals are licensed insurance agents and registered representatives of a broker-dealer and have the ability to receive commissions from the sale of insurance and investment products to you. Please see Item 10 of our [Part 2 Brochure](#) for additional details. If viewing a paper version of this form, please visit [https://www.swmlc.com/wp-content/uploads/2020/07/2020-ADV-2A-Update-07\\_08\\_20203.pdf](https://www.swmlc.com/wp-content/uploads/2020/07/2020-ADV-2A-Update-07_08_20203.pdf) for a link to this document.

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

**No.** Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

## ► QUESTION TO ASK US:

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

## Additional Information

For additional information on our advisory services, you may access our website at <https://www.swmlc.com/>. If you have any questions, need additional information or want another copy of this Client Relationship Summary, you may contact us at (770) 985-5473.

## ► QUESTION 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 this person is treating me?**