



Introduction

Measured Wealth Private Client Group, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: Financial Planning, Portfolio Management, Pension Consulting, and Selection of Other Advisers. We also serve as portfolio manager to a wrap fee program (for legacy accounts only). Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 and Form ADV Part 2 Appendix 1 Brochures Items 4 and 5 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/170442>.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a daily basis.

Investment Authority: We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer non-discretionary investment management services whereby we will provide advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings: We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: Our services are recommended for accounts of \$250,000 or more; we may accept lower account balances at our discretion. We charge a minimum fee of \$1,500 for written financial plans.

Conversation Starters. 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?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 and Form ADV Part 2 Appendix 1 Brochures by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/170442>.

Asset Based Fees: Payable quarterly in advance based on the value of your account on the last day of the previous quarter. Since the fees we receive are asset-based, we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard to value assets;

Hourly & Fixed Fees: We require a fifty-percent (50%) retainer with the remainder due within thirty (30) days of delivery of your financial plan or consultation;

Wrap Program Fees: Payable quarterly in advance based on the balance at end of billing period. Asset-based wrap fees include most transaction costs and brokerage fees; therefore, the asset-based fee is higher than a typical asset-based advisory fee. Since our firm pays the transaction costs associated with securities transactions in your account, we have an incentive to minimize the trading in your account;

Other Advisory Fees: Third party managers also charge their own fees, which are separate from our fees.



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What fees will I pay? - continued

Clients pay additional fees and expenses. Examples include custodian fees, account maintenance fees, fees related to mutual funds and exchange-traded funds, transaction charges when purchasing or selling securities; and other product-level fees associated with your investments.

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.

Conversation Starters. 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?**

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.

Third-Party Payments: We have an affiliated insurance company and some of the persons providing investment advice on behalf of our firm are licensed as independent insurance agents and/or work directly with our affiliate. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. Additionally, we have a direct or indirect financial incentive to recommend our affiliated firm's services to you.

Our revenue is derived from asset-based fees, as such, we have an incentive to grow your account as much as possible.

Refer to our Form ADV Part 2A and Form ADV Part 2 Appendix 1 Brochures by clicking this link <https://adviserinfo.sec.gov/firm/brochure/170442> to help you understand what conflicts exist.

Conversation Starters. Ask your financial professional:

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

How do your financial professionals make money?

Our Company and the financial professional servicing your account(s) are compensated by receiving a salary and bonus. Financial professionals' compensation is based on the amount of client assets they service. The bonus compensation paid to our financial professionals creates a conflict of interest as they have a financial incentive to refer clients to our firm.

Do your financial professionals have legal or disciplinary history?

No, for our firm; Yes, for our financial professionals. You can visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional:

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 603-431-1444 or click this link: <https://adviserinfo.sec.gov/firm/brochure/170442>.

Additional Information

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Conversation Starters. Ask your financial professional:

- **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?**