



## CUSTOMER RELATIONSHIP SUMMARY

March 7, 2023

### ITEM 1. INTRODUCTION

West Wealth Group, LLC is an SEC Registered Investment Adviser. Brokerage and investment management services and fees differ, it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which provides educational materials about broker-dealers, investment advisers, and investing.

### ITEM 2. RELATIONSHIPS AND SERVICES

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

#### B. Description of Services

We are an investment adviser and provide investment advisory services rather than brokerage services. We manage client assets and provide financial planning or consulting. We also provide pension consulting services along with educational seminars and workshops.

- **Monitoring:** We will monitor your accounts on a regular basis as agreed to by us as a part of our ongoing advisory service. This shall be done no less frequently than annually.
- **Investment Authority:** We manage client accounts on a discretionary basis. With discretion you grant us the authority to determine the securities and amount to be bought or sold without your consent prior to each trade, considering any reasonable restrictions you place on the account, if any.
- **Account Minimums:** In general, we do not require a minimum dollar amount to open and maintain an advisory account.
- **Additional Information:** For a more detailed description, please refer to Items 4 and 7 of our Form ADV, Part 2A brochure (<https://adviserinfo.sec.gov/firm/summary/316644>) for a more detailed description.

**Conversation Starters:** “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?”

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

#### A. What fees will I pay?

If you sign an investment management agreement (discretionary advisory agreement), you will pay us an asset based advisory fee, based upon a negotiable annual percentage rate between .75% and 1.5% of assets under management, generally referred to as a fee. Financial planning is included at no additional cost for clients that participate in our Asset Management Services. Fees for our financial planning services may be fixed or hourly. The specific fee amount as well as the fee-paying arrangements are determined on a case-by-case basis and will be outlined in a separate agreement, if applicable. Ongoing asset-based fees are billed monthly, in advance, and will be based on the average daily balance for the preceding month. Fees are debited directly from your advisory account upon our notification to the custodian. Our fees do not vary based on the type of investment. All fees, including ours, reduce your investable assets. The more assets in your advisory account, including cash, the more you pay us. This is a conflict of interest as it creates an incentive to increase the assets in your account in order to increase our fees. Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

- As an investment advisory client, you will pay fees and costs whether you make or lose money on your investments.
- Some investments such as mutual funds and ETFs impose additional fees that will reduce the value of your investment over time.

- Our Custodian charges you account related fees such as transaction fees, custodial fees, account maintenance fees, and account inactivity fees. These fees are not marked up and are not shared with us.

**Conversation Starter:** 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 you invest for me?

**What are your legal obligations to me when providing recommendations? 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.*

- Some financial professionals are licensed as independent insurance agents. They will earn commission-based compensation for selling insurance products. This compensation is separate and in addition to our advisory fees.
- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests.

Refer to our Form ADV Part 2A Brochure (<https://adviserinfo.sec.gov/firm/summary/316644>) for additional information on our conflicts of interest and what they mean to you.

**Conversation Starter:**

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

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

Financial professionals are paid a salary and/or a portion of the asset management fees you pay us. Managed accounts are not charged commissions, which eliminates that conflict for our financial professionals.

**ITEM 4. DISCIPLINARY HISTORY**

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

No. Visit Investor.gov for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starter**

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

**ITEM 5. ADDITIONAL INFORMATION**

Additional information can be found on our website. A copy of this form will be posted to our site or available upon request by calling us. We also encourage you to seek additional information.

- For additional information about our representatives and services, visit Investor.gov or review our Form ADV which is located here: <https://adviserinfo.sec.gov/firm/summary/316644>
- To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, account or financial professional, contact us in writing or call (949) 682.9105, ext. 5.
- Additional information can be obtained by calling (949) 682.9105, ext. 5 or emailing [natalie@westwealthgroup.com](mailto:natalie@westwealthgroup.com).

**Conversation Starter**

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?