

# Marotta Wealth Management Relationship Summary

Marotta Wealth Management is registered as an investment adviser with the Securities and Exchange Commission.

By SEC regulation, we must not exceed two pages in this document. For more information about these topics, both [our ADV Part 2 Brochure](#) and our website are always available online at [MarottaOnMoney.com](#).

Some of the text in this relationship summary is written by the SEC and must be reproduced verbatim in this document. To distinguish it, text written and required by the SEC is displayed in **this red color**.

Included as block quotes in this document are the SEC-required conversation starter questions. For our answers to those extra questions, you can read our article "[Our Answers to Form CRS Conversation Starter Questions](#)" on our website.

**Brokerage and investment advisory 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](#), which also provides educational materials about broker-dealers, investment advisers, and investing.**

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

We offer investment advisory services including advice and comprehensive financial planning on a regular basis as a part of an ongoing relationship. We tailor the financial planning services you receive according to your needs and your service level. For examples of comprehensive financial planning, you can review [the "Our Services" list on our website](#).

As a part of our Portfolio Management service, we monitor your investments on a regular basis throughout each quarter. We do not require any account minimums, account opens, maintained balances, or investment amounts to establish a relationship. We also do not limit our investment options and do not sell any proprietary products. We provide advice on the complete range of investment choices but favor investments that have lower fees and expenses because they are cheaper for you.

In order to safeguard your assets, we recommend that a third-party custodian and not your financial advisor maintains custody of your assets. Having a financial advisor who does not have custody of your assets gives you an extra layer of accountability and oversight.

As a result of this recommendation, Marotta Wealth Management does not maintain custody of the assets we manage. To implement our trading recommendations, we add our discretionary authority to accounts hosted at qualified custodians. In these discretionary accounts, we take responsibility for the purchase and sale of investments by making trades on your behalf based on your approved investment policy statement.

For some clients, we give advice on non-discretionary accounts. In those cases, you would be responsible for implementing the advice yourself.

## What fees will I pay?

We are fee-only and charge an ongoing fee calculated on the value of cash and investments in your advisory accounts. This fee is assessed at the beginning of each quarter based on the ending value of the previous quarter. **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.**

For some clients, we provide limited consulting services on an hourly or fixed fee basis for projects not included in their service level.

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?

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?

We are fee-only fiduciaries who are only paid by our clients. We are up front and straight forward with our bill. Each quarter in our quarterly reporting we include a clear, itemized receipt showing precisely what was deducted from each account and the total. This total represents all that we were paid.

Fund companies, custodians, and brokerage firms are independent companies who charge their own fees and expenses. We receive none of that revenue. We choose investments with no or low transaction costs and low expense ratios. We take expense very seriously as the cost of a fund makes it underperform its own benchmarks. Although there may be other appropriate investment vehicles that we could use, we most often recommend low-cost exchange-traded funds (ETFs) and mutual funds.

The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if we do not buy or sell.

Our current fee schedule can be found on [the "Our Fees" page on our website](#). We may, at our sole discretion, reduce our minimums or charge a lesser fee.

## **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.*

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

We benefit from recommendations that increase the value of the assets that are under our management. In many cases, this interest of ours aligns with your financial goals. In the cases where there is a conflict of interest, it is our fiduciary duty to strive to act in your best interest regardless.

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

Our financial professionals are paid a salary for a preset amount. Their advice, recommendations, planning, investment selections, or any other services provided to clients is irrelevant to the matter of their compensation.

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?

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm.

## **Additional Information**

You can find [a copy of our ADV Part 2 and 3](#) on our public website at [MarottaOnMoney.com](http://MarottaOnMoney.com).

To get started as a client or request more information, you can call 434-244-0000.