

## **SGH Wealth Management Form CRS**

### **Item 1 – Introduction**

SGH Wealth Management (“SGH”, “we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as a Registered Investment Adviser (“RIA”). As an RIA, our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS). The site 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?***

We provide investment advisory services, including discretionary investment management and financial planning and consulting services to individuals, trusts, and estates (our “retail investors”).

When a retail investor engages us to provide investment management services we shall monitor, on a continuous basis, the investments in the accounts over which we have investment authority as part of our investment management service. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. Our discretionary authority over your account(s) shall continue until our engagement is terminated. Our investment management services are offered on a wrap or non-wrap basis. Under a wrap fee program, the client pays one “bundled” fee which includes both SGH’s advisory fee and the transaction fees charged by the account custodian.

When a retail investor engages us to provide financial planning and consulting services, we rely upon the information provided for our review and do not verify or monitor any such information while providing this service. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor.

We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment.

For investment management services, we generally require a minimum account size of \$250,000. For our wrap fee program, we generally require a minimum account size of \$500,000. For hourly financial planning clients, we require a minimum of two hours per engagement. Each of these minimum requirements may be waived or reduced at our sole discretion.

**Additional Information:** For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our ADV Part 2A.

*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**

#### ***What fees will I pay?***

We provide our investment advisory services on a fee basis. When engaged to provide investment management services, we shall charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee shall generally range from 0.60% to 1.00% of client assets, depending on the dollar amount of assets placed under our management, and may be negotiable, at our discretion, in very select circumstances. We typically deduct our AUM Fee from one or more of your investment accounts, in advance, on a quarterly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage. When engaged on a wrap fee basis, our AUM Fee will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore is higher than a typical asset-based advisory fee.

We generally provide our financial planning and consulting services inclusive of our AUM Fee. In limited instance, we may also provide financial planning and consulting services on a standalone fixed fee basis, generally ranging from \$300 to \$1,000, depending on the scope and complexity of the engagement, or on an hourly rate basis at a rate of \$225 per hour. For fixed fee engagements, we generally require the full fee to be paid in advance. For hourly engagements, we may require that up to 50% of the total estimated fee be paid in advance.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. For clients engaged on a non-wrap

basis, custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for certain mutual fund transactions). To the extent applicable, these charges will be assessed in accordance with the qualified custodian's transaction fee/brokerage commission fee schedule. In addition, relative to certain mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses).

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.

*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?*

**Additional Information:** For more detailed information about our fees and costs related to our management of your account, please See Items 5 in our ADV Part 2A.

***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:

- \* We may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your account.
- \* We may receive economic benefits from certain investment companies. Occasionally, we have seminars for existing clients that are sponsored by or paid in part by these investment companies. All sponsorship fees are used to reimburse incurred seminar expenses. This arrangement presents a conflict of interest because it gives us a financial incentive to recommend the investment company who sponsors our events.
- \* Certain of our representatives are, in their individual capacities, licensed insurance agents and may recommend that clients purchase insurance products on a commission-basis.

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

**Additional Information:** For more detailed information about our conflicts of interest, please review our ADV Part 2A.

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

Our financial professionals are generally compensated on a salary basis, with a discretionary bonus component. Bonus compensation is based upon numerous qualitative and quantitative factors, including overall firm performance, new business generation, and the individual job performance of the financial professional. You should discuss your financial professional's compensation directly with your financial professional.

#### **Item 4 – Disciplinary History**

***Do you or your financial professionals have legal or disciplinary history?*** No.

We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

#### **Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of your ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone: (248) 731-0029.

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