



## Form ADV Part 3 – Client Relationship Summary

Date: 09/15/2022

### Item 1: Introduction

FUTURE FINANCIAL WEALTH MANAGEMENT GROUP, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

### Item 2: Relationships and Services

*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 investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals). We monitor investment strategies ongoing and conduct periodic account reviews with clients as part of our advisory services. Our firm offers discretionary services, and the portfolio manager makes decisions regarding the purchase or sale of investments. We may limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does *not* have a minimum account size. Please also see our [Form ADV Part 2A Brochure](#), specifically Items 4 & 7.

### Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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

What fees will I pay? We generally offer advisory services for a fee based on assets under management or advisement as further described in the client agreement. Certain clients are charged fixed fees. We generally bill our fees in advance on a quarterly basis based upon the value of assets under management and/or advisement on the last day of the previous billing period, as valued by the custodian or another independent third-party. As a result, more assets in an account means more fees which creates an incentive for us to encourage clients to increase the amount of assets in an account. Fees for financial planning, reporting, and/or consulting services can be a percentage of assets under advisement, based on the client's net worth or a flat or hourly rate. The structure and level of our fees will vary by client based upon the services provided and other considerations deemed relevant by us. All fee arrangements are subject to negotiation. Please see your client agreement for the fees applicable to you. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Form ADV Part 2A Brochure](#).



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Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for your account. **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.** Please also see our Brochure for additional details.

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 (see heading immediately below).*

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you which is typically based on the amount of assets under management. This type of compensation creates a conflict of interest because the firm and its representatives have an incentive for you to invest more money with Future Financial. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our Brochure for additional details.

### Item 4: Disciplinary History

***Questions to ask us:*** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Do you or your financial professionals have legal or disciplinary history? We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

### Item 5: Additional Information

***Questions 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?*

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/291484> and any individual brochure supplement your representative provides. If have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at [www.future-financial.net](http://www.future-financial.net), [customerservice@future-financial.net](mailto:customerservice@future-financial.net) or 513-817-3131.