

# NET WORTH ADVISORY GROUP

## Registered Investment Advisor Form CRS

Name of Registered Investment Advisor	Net Worth Advisory Group
Address	75 W. Towne Ridge Parkway, Ste. 460 Sandy, Utah 84070
Phone Number	801-566-6639
Website Address	<a href="http://www.networthadvice.com">www.networthadvice.com</a>
E-mail Address	<a href="mailto:ray@networthadvice.com">ray@networthadvice.com</a>
Date of Last Revision	June 30, 2020

This document gives a summary of the types of services Net Worth Advisory Group provides and how you will pay for those services. If you have questions, please contact us using one of the methods listed above.

### Relationship and Services

Net Worth Advisory Group provides you with supervisory/management services including Financial Planning Services, Investment Portfolio Advice, and referrals to third-party advisors' investment programs.

The fees you will pay Net Worth Advisory Group are computed at an annualized percentage of assets under management. You can agree to other fee schedules as outlined in your Investment Advisory Fee Contract. Net Worth Advisory Group will prepare for you a comprehensive financial and/or investment plan if you desire such a plan. The fee charged for producing the plan is separate from the sale of any product the plan may recommend.

Net Worth Advisory Group will meet with you on a semi-annual basis to review your investment strategies and update your financial plans. Additionally, you can contact your investment advisor representative with questions at any time.

Your investment accounts will be managed on a non-discretionary and/or a discretionary basis as agreed upon.

### Our Obligations to You

Net Worth Advisory Group is held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.

Any conflict of interest must be eliminated or disclosed in a manner you can understand, so that you can decide whether or not to proceed.

## Fees and Costs

The fees paid to Net Worth Advisory Group are computed at an annualized percentage of assets under management. The fees are determined based on the size of the portfolio being managed and the investment strategy chosen by the client. Most clients pay between 0.50% and 1.50% annually as outlined and agreed upon in the Investment Advisory Agreement. The asset-based fee will be deducted from your account.

Investment advisory fees are paid directly to Net Worth Advisory Group for all portfolio advisory services. Mutual funds, separate account managers, or third party advisors charge varying management fees that are separate from and in addition to Net Worth Advisory Group's own fee. Fees will be deducted from your account, pursuant to the investment advisory agreement you have signed and dated. You will receive notice from the custodian of the billed advisory fees. You can also agree to other fee schedules as outlined in your Investment Advisory Fee Contract.

The more assets you have in the advisory account, including cash, the more you will pay Net Worth Advisory Group. We therefore have an incentive to increase the assets in your account in order to increase our fees.

## Additional Information

For additional information on our advisory services, see our Form ADV brochure on IAPD on [Investor.gov](http://Investor.gov) or on our website at the above website address.

To report a problem to the SEC, visit [Investor.gov](http://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 investment advisor representative, contact us in writing at the above address.