

## Form CRS - Customer Relationship Summary

### John F. Suby Wealth Management, LLC

John F. Suby Wealth Management, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.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 provide asset management services and investment consulting services to clients.

When providing asset management services, we may manage accounts internally on a discretionary or non-discretionary basis, or may delegate responsibilities to sub-advisors who generally have discretion to make investment decisions and are responsible for monitoring and reporting. We may also refer engagements to third party managers or platform providers where we provide ongoing oversight and that outside provider makes investment decisions and provides reporting. We do not sell proprietary investment products or limit clients to certain types of investments. Portfolio management services are tailored to your individual situation, time horizon, risk tolerance and cash requirements. We do not require a minimum account size but reserve the right to accept or decline engagements. Minimums required by outside providers vary. We can also provide accounting services to you through our affiliate if needed.

When providing investment consulting services, we provide advice in areas such as educational funding, taxes, retirement, estates, insurance, etc. Services are provided on a one time project basis and you decide whether to implement our recommendations. Written plans are included in some engagements.

**For additional information about the services we provide**, please see Item 4 of our Form ADV Part 2A Brochure.

#### **Key questions to ask your financial professional:**

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 fees will I pay?**

For investment management engagements we manage ourselves or with a sub-advisor, you pay us an ongoing asset based fee and we pay the sub-advisor (if applicable). Asset based fees give an advisor an incentive to increase the assets in a client account since the more you have in an account, the more you will pay. Your fee will be deducted from your account quarterly in advance. Our fees are separate from brokerage charges, custodial fees, mutual fund or ETF expenses, taxes, or other fees charged by outside parties.

For engagements where we use a third party manager, you will pay us and the outside provider separate asset based fees. The fee you pay us will be deducted from your account quarterly in arrears, and the fee you pay the third party manager will generally be deducted from your account monthly in arrears.

When providing investment consulting services, we charge an hourly fee estimated in advance or a fixed fee that we quote in advance. Half of the fee is generally due in advance and half upon completion. Our investment consulting and planning fees are separate from any fees or expenses assessed by outside parties.

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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 additional information about the fees we charge**, please see Item 5 of our Form ADV Part 2A Brochure.

**Key questions to ask your financial professional:**

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?

**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 affect the investment advice we provide you. Here are some examples to help you understand what this means.

Some firms earn incentives for using proprietary products in client accounts and some firms trade investments from their own inventory with their clients. We do not engage in these activities. We do however share revenues with outside managers with whom we have arrangements which is a conflict of interest. We also receive some non-monetary benefits from our custodians and providers to whom we direct business and the receipt of these benefits is also a conflict.

**For additional information about our custodial arrangement and arrangements with outside parties**, please see Items 4, 5, 10, 12 and 14 of our Form ADV Part 2A Brochure.

**Key questions to ask your financial professional:**

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

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

Our financial professionals are compensated with salary, revenue sharing for servicing accounts, and bonus compensation for new clients. Our financial professionals do not receive economic benefits or other compensation from outside parties for investment sales.

**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 us and our professionals.

**Key questions to ask your financial professional:**

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

**Where to go for additional information**

*Please visit our website at [www.thesubgroup.com](http://www.thesubgroup.com) or contact us at 608-273-3100 for a current copy of this summary, for our Form ADV Part 2 Brochure, or for additional information about our firm.*

**Key questions to ask your financial professional:**

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?