

THE FAMILY WEALTH CONSULTING GROUP, CUSTOMER RELATIONSHIP SUMMARY (FORM CRS)

Introduction

Family Wealth Consultants, Inc. dba The Family Wealth Consulting Group 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. The SEC offers free and simple tools to research firms and financial professionals at 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?

Our firm primarily offers the following investment advisory services to retail clients: Portfolio Management and Financial Planning. Portfolio Management Services include the provision of continuous advice to you and investing your account based on your particular circumstances. We offer this service on a discretionary or non-discretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. You may impose reasonable restrictions. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments. In general, a minimum of \$500,000 of assets under management is required for this service. This account size may be negotiable under certain circumstances. While the underlying securities within your account are continually monitored, your accounts are reviewed at least quarterly as part of our standard service. Where appropriate and suitable for you, we may recommend investments in Third Party Asset Managers (“TPAM”). Financial Planning is a comprehensive evaluation of your current and future financial state, using currently known variables to predict future cash flows, asset values and withdrawal plans. Clients purchasing this service may receive a written report if included in your agreement. This service is provided on a non-discretionary basis and does not include account monitoring as part of our standard service unless stated in our agreement.

For additional information, including minimum investment amounts, please see Items 4 & 7 of our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/brochure/128494>.

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?

Our fees are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Item 5. Portfolio Management fees are generally based on a percentage of assets under management (“AUM”) on a tiered schedule ranging from .35% to 1% annually. Fees are billed quarterly, in advance, based on the market value of the account on the last day of the preceding billing period. Fees are negotiable at our discretion. When we utilize a TPAM to manage your assets, fees paid by you to a TPAM are separate and distinct from the fees you pay us. See applicable TPAM’s Form ADV Part 2A or equivalent disclosure of fees for more information (fees may or may not be negotiable). Financial Planning fees are determined based on the nature of the services being provided and the complexity of your circumstances. Hourly fees range from \$125 to \$400 per hour. Fixed fees typically range from \$1,250 to \$20,000, depending on the specific arrangement. Both are negotiable at our discretion. We require that you pay an initial retainer of one-half of the estimated fee in advance of any services rendered. The remaining balance shall be due and payable upon completion of the contracted service.

Some fees create a conflict of interest described below and in more detail in our Firm’s Part 2A. When we charge you an asset based fee, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts. When we charge an hourly fee, we have an incentive to recommend specific courses of action through our services that may lead to us receiving additional compensation.

There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as custodial fees, exchange traded or mutual fund fees and expenses, additional fees charged by TPAMs, asset-based transaction fees, brokerage fees and

commissions, and other fees and taxes on brokerage accounts and securities transactions. All such charges, fees, and commissions are exclusive of and in addition to our advisory fee.

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 our fees and costs, please see Items 4, 5, 6, 7 & 8 of our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/brochure/128494>.

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

If we recommend that you roll over your retirement plan assets into an account to be managed by us, such a recommendation creates a conflict of interest since we will earn an advisory fee on the rolled over assets. We utilize the services of an independent third-party administrator to assist in back office management of certain client portfolios. The administrator may sponsor educational seminars for the benefit of FWCG and its clients, providing FWCG with access to information and ideas regarding practice development, client servicing, investment strategy, relationship management and financial planning. Attendance expenses associated with such educational seminars may be paid or reimbursed by administrator. Certain individuals providing investment advice on our behalf are insurance agents and as such are able to receive separate, yet customary commission compensation. However, you are under no obligation to utilize their insurance services.

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

For additional information, please see our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/brochure/128494>.

How do your financial professionals make money?

Our financial professionals are paid a base salary and are eligible for bonuses based on individual and firm performance.

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

No. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Additional Information

For additional information on our advisory services, see our Disclosure Brochure at <https://adviserinfo.sec.gov/firm/brochure/128494> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Form, then please contact us at (408) 453-2220.

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?