

**Ledge Wealth Management, Inc. (“LWM”)  
Client Relationship Summary (Form CRS)  
March 22, 2023**

Ledge Wealth Management, Inc. (“LWM”, “we”, “our” or “us”) is registered with the Securities and Exchange Commission as an investment adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research financial professionals and firms at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational material about broker-dealers, investment advisers and investing.

### **What investment services and advice can you provide me?**

We provide investment advisory services, including investment management and financial planning and consulting services. For investment management services, we develop specific investment recommendations based on your investment objectives and risk tolerance to provide you with focused investment advice. Financial planning and consulting services involve providing a variety of advisory services to you regarding the management of financial resources based upon an analysis of your individual needs.

We predominately utilize mutual funds, exchange-traded funds (ETFs) and, to a much lesser extent, individual stocks, bonds and other alternative investments in client accounts. We have discretionary authority over some client accounts when providing our services, which means we do not need to get your permission before buying or selling a security in your account and non-discretionary authority over other client accounts, which means we do need to get your permission before buying or selling a security. Our Investment Committee monitors your account performance on an on-going basis and your LWM financial professional monitors your account as needed, but at least quarterly. Financial planning and consulting services do not include ongoing monitoring and you are under no obligation to act on any of our recommendations. We require a \$750,000 minimum account size for our investment management services.

MORE DETAILED INFORMATION ABOUT SERVICES WE OFFER CLIENTS CAN BE FOUND IN OUR FORM ADV PART 2A, ITEMS 4 AND 7 AT: [www.ledgewealth.com](http://www.ledgewealth.com)

*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?**

We charge a fee based on the market value of your account on the last day of the quarter. A fee structure based on the size of your account creates a conflict of interest. The more assets there are in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. We charge financial planning and consulting services clients, either a fixed or hourly fee depending on the complexity and scope of the plan.

You will also incur costs, in addition to the fees you pay to us, related to our advisory services. Common examples of these costs include custodial fees and fees associated with the mutual funds and ETFs we recommend.

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 investment over time. Please make sure you understand what fees and costs you are paying. MORE DETAILED INFORMATION ABOUT FEES AND COSTS CAN BE FOUND IN YOUR INVESTMENT MANAGEMENT AGREEMENT AND OUR FORM ADV PART 2A, ITEM 5 AT: [www.ledgerwealth.com](http://www.ledgerwealth.com)

*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 is an example to help you understand what this means. We receive, from your broker dealer/custodian, standard technology and research-related products and other services at no cost to assist us in managing client accounts. This creates a conflict of interest as we have incentive to recommend you maintain your assets at this custodian in order to receive these free services. MORE DETAILED INFORMATION ABOUT CONFLICTS OF INTEREST CAN BE FOUND IN OUR FORM ADV PART 2A AT: [www.ledgerwealth.com](http://www.ledgerwealth.com)

*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 paid a salary, some of whom are also licensed insurance agents and receive commissions on insurance product activity in your account. One of our financial professionals receives commissions on investment transactions in non-client accounts held at a third-party broker dealer and are considered outside business activities. More information about outside business activities can be found in our Form ADV Part 2A Items 5 and 10 at [www.ledgerwealth.com](http://www.ledgerwealth.com). Certain professionals may receive additional cash compensation for obtaining new clients. Further, certain professionals have an ownership stake in the firm and share in profits.

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

No. We encourage you to visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

Additional information about our investment advisory services can be found on our website at [www.ledgerwealth.com](http://www.ledgerwealth.com) or by reviewing our Form ADV at [sec.gov/firm/summary/165713](http://sec.gov/firm/summary/165713). For up-to-date information or to request a copy of this Form CRS, please call us at (320)281-3203.