



Client Relationship Summary
Urban Wealth Management (CRD# 285633)
May 10, 2022

Introduction

Our firm, Urban Wealth Management Group, LLC (“UWM” or the “Firm”) is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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 [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?
Services: We offer investment advisory services to retail investors. These services include investment management, financial planning, financial consulting, and administrative services. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.
Accounts, Investments, and Monitoring: We provide services to individual, joint, retirement, trust, business, and estate accounts. We primarily use index funds and exchange-traded funds in constructing portfolios. As part of our services, we monitor portfolios and securities in accounts on a daily basis. We endeavor to be in touch with you on an ad hoc basis and will reach out to you periodically throughout the year.
Investment Authority: We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue unless you notify us in writing.
Account Minimums & Other Requirements: We do not require a minimum amount of assets under management to effectively implement our investment process.
Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm’s Investment Adviser Public Disclosure Page .
Conversation Starters: <i>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?</i>

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?		
Asset-Based Fees: We will charge an investment management fee for our investment advisory services. The investment management fee is an annual fee based on a percentage of the value of your assets in the account. The investment management fee is collected on a monthly and/or quarterly basis and calculated as a percentage of the value of the cash and investments in your accounts that we manage. For clients who are invested only in a fixed income only portfolio, our fee will be no more than 0.25% annually. For clients whose investable assets are in all other portfolio types with us, the fee schedule below applies. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will ultimately pay more in advisory fees.		
AUM (ASSETS UNDER MANAGEMENT)	ALL OTHER PORTFOLIOS INVESTMENT MANAGEMENT FEE	FINANCIAL PLANNING SERVICES
\$1,000– 499,999	1.25%	N/A
\$500,000 - \$1,999,999	1.00%	Financial Planning Services Included
\$2,000,000 - \$4,999,999	0.75%	
\$5,000,000- \$9,999,999	0.50%	
\$10,000,000 - \$14,999,999	0.25%	
\$15,000,000+	0.15%	

Fixed Fees: Our fixed fees for financial planning are outlined below. The fixed fee is based on which twelve-month Get-In-Gear (“GIG”) program you select, as described below. For the Essential, Deluxe, Elite, and Retirement Planning GIG, we collect fees in a single installment or in six monthly installments. After the initial twelve-month financial planning service, you may elect to enroll in our Check-in GIG program for twelve additional months, to be paid in a single installment, or pursuant to a monthly subscription plan. These services are provided monthly and may be terminated at any time upon thirty days’ written notice. The fixed fee may be waived or reduced in the sole discretion of the Firm.

FINANCIAL PLANNING PLATFORM	INDIVIDUAL	COUPLES/FAMILY
Essential GIG	\$3,000	\$4,000
Deluxe GIG	\$4,500	\$5,800
Elite GIG	\$7,500	\$10,000
Retirement Planning GIG	\$3,000	\$4,500
Check-in GIG	\$2,100 or \$175 monthly payment option	\$3,000 or \$250 monthly payment option

Other Fees & Costs: In addition to our advisory fee, you will also be responsible for custody fees, account administrative fees, and fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

Additional Information: 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 more detailed information on our fees, please see Item 5 – Fees and Compensation.

For more detailed information, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *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 interests 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 that we provide you. Here is an example to help you understand what this means:

We will recommend that you open your account with a specific custodian, where we maintain an institutional relationship and receive economic benefits. The receipt of economic benefits presents a conflict of interest and can influence our recommendation of the custodian to you. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *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 based on an agreed-upon annual salary. In certain cases, bonuses are paid to some employees based on quality of work, excellence of service, and other factors. No employee compensation is based on any sales incentives, clients acquired, assets raised or assets under management.

Disciplinary History

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#) or visiting <https://www.urbanwm.com> or you can request up-to-date information and a copy of our client relationship summary by contacting us at info@urbanwm.com or (424)277-2260.

Conversation Starters: *Who is my primary contact person? Is she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?*