



Introduction

Our firm, Next Generation Wealth Management, Inc. (NG Wealth) is an investment adviser registered with the Securities and Exchange Commission. The services offered and fees charged by an investment adviser differ from those of broker-dealers, and it is important the differences between the two are understood. There are free and simple tools available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer customized investment advisory and financial planning services to retail investors. If you open an advisory account with our firm, we'll work with you to understand your current financial situation, existing resources, investment goals, and risk tolerance. Based on what we learn, we'll design a strategy with you to help you achieve your investment goals through a portfolio of investments which may include: equities, fixed income, mutual funds, exchange traded funds, and similar investments. We'll regularly monitor your portfolio at least quarterly, and rebalance your portfolio to meet your changing needs, stated goals and objectives. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

- Our services are generally provided on a discretionary basis. After you sign an agreement with our firm, we are authorized to buy and sell investments for your account and may opt to select third-party money managers. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.
- We do not restrict our advice to limited types of products or investments.
- Financial planning is included in our advisory services for no additional fee.
- Our firm generally requires a minimum account balance of \$250,000, which can be waived.

Additional information about our advisory services is in Item 4 and Item 7 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/134057>.

What fees will I pay?

Our quarterly fees are based on the value of the investments in your account, so fees will rise and fall with the value of the assets we manage for you. Our investment fees are charged quarterly AFTER the close of each quarter, and generally range from 0.25% to 1.25% of assets under management. Fees charged may vary depending upon account size, asset allocation (e.g., fixed income versus equity), complexity of investment strategies, and client service requirements. The specific manner in which the fee is charged is established in a client's written agreement with NG Wealth.

- Since our fee is based on a percentage of assets in your advisory account(s), we have an incentive to increase the assets in your advisory account in order to increase our compensation.
- Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.
- In addition to our advisory fees, you may incur transaction a fee on trades, although our current primary custodians no longer charge commissions for equity trades, and many mutual funds trade at no transaction fee. The transaction fee varies depending on the custodian. Some securities also carry additional costs, such as mutual funds and ETFs. In addition to advisory and transaction fees, there are additional fees such as overnight mailing, wire transfers, SEC fees for sales of securities. You may also be charged fees for your investments that are allocated to independent third-party money managers.

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. *Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/134057>.*

**What are your legal obligations to me when acting as my investment adviser?**

When we act as your investment adviser, we must 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.

The conflicts of interest that we have with clients are in cases in which questions arise that may affect the amount of assets that we manage. For example, if a client asks if she should pay off her mortgage, that's a conflict, because paying down the mortgage would likely reduce the assets that we manage and reduce our fees. Similarly, if a client asks if he should buy a private rental property, that constitutes a conflict, because it may reduce the assets that we manage and reduce our fees. In all cases, however, we have a fiduciary duty to place the client's interest above all others. *Additional information about our conflicts of interest is found in Item 10 of our Firm Brochure, which is available at <https://adviserinfo.sec.gov/firm/summary/134057>.*

How do your financial professionals make money?

Our financial professionals are compensated on the revenue of our firm, amount of client assets they service, and benefits. Our firm and the advisor earn more by increasing assets under management. We do NOT sell investment products, so our professionals do not receive commissions and have no conflicts of interest when recommending investment solutions.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #134057. You may also request a printed copy of this Client Relationship Summary and up-to-date information by contacting us at 414-257-4248 or via email to jkralovec@ngwealth.com.

Additional key questions to ask us – following are additional questions for retail investors to ask a financial professional and start a conversation about relationships and services:

- 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 those qualifications mean?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
- Help me understand how these fees and costs may 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history? If yes, for what type of conduct?
- 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?