

**True Wealth Advisory Group, LLC**  
**Form Customer Relationship Summary (CRS)**  
**March 27, 2025**

<b>Introduction</b>	True Wealth Advisory Group, LLC (“TWAG”) is an investment adviser registered with the Securities and Exchange Commission, TWAG offers discretionary and non-discretionary investment management services, wrap fee accounts (or “Wrap Program”) and investment consulting (“Consulting”). This document gives you a summary of the types of services and fees we offer. Please visit <a href="http://Investor.gov/CRS">http://Investor.gov/CRS</a> , for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.
<b>Relationships and Services</b>	<p><i>What investment services and advice can you provide me?</i> We offer discretionary and non-discretionary investment management services and investment consulting, to retail investors. As part of our investment management services, we monitor client account portfolios on a continuous and ongoing basis. Consulting recommendations are not actively monitored unless specifically agreed upon. A discretionary account provides us the authority to buy or sell investments in your account without asking your approval in advance. A non-discretionary account provides you with the authority of whether to accept our investment recommendations and furnish approval for each transaction. We require a \$10 MM minimum to open and maintain an advisory account but may waive these minimums at our discretion. We do not mandate an annual advisory fee dollar amount per annum. We do not limit the types of investment recommendations, which may include ETFs, private funds, or virtual currencies (for clients that independently open an account on a designated platform. Our Wrap Program may engage with independent managers to assist building model portfolios for client accounts. <b>For additional information, please see our Form ADV Part 2A, Items 4, 7, 13 &amp; 16, available to all clients at: <a href="https://adviserinfo.sec.gov/firm/summary/306523">https://adviserinfo.sec.gov/firm/summary/306523</a></b></p> <p><b>Conversation Starters. Ask your financial professional:</b></p> <ul style="list-style-type: none"> <li>• <b>Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me?</b></li> <li>• <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li> </ul>
<b>Fees, Costs, Conflicts, and Standards of Conduct</b>	<p><i>What fees will I pay? Management Fees.</i> Our discretionary/non-discretionary portfolio management services and consulting services fees, while negotiable, are based on a percentage of the assets in your account and start at an annual rate of 1.15% on the first \$2 MM, with the rate declining for additional marginal assets according to a published tiered schedule. Fees applicable to TWAG’s Wrap Program and Consulting are billed for advisory services rendered during a quarter in advance based on the market value of your assets as of the last day of the previous quarter. Cryptocurrency accounts are also billed quarterly in advance based on the market value of your assets as of the last day of the quarter. At our discretion, we may combine the account values of household members to determine the applicable advisory fee. <i>Third-Party Costs.</i> If a non-TWAG Wrap Program, charges separate from the fees paid to TWAG may be incurred by arrangements made through our third-party investment advisers (“TPAs”) and billed by those TPAs. Other fees may include additional expenses embedded in ETFs, mutual funds, or any fees/commissions charged by a broker-dealer or custodian selected by the client. Sub-advisory fees, including performance fees, may be charged to our clients through sub-advisory account relationships. The greater the account value when billing is performed, the more the client will pay in fees, so TWAG has an incentive to encourage you to increase the assets in your account. 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. <b>For additional information, please see Items 5 and 6 of our firm’s ADV Brochure.</b></p>

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	<p><i>Conflicts of Interest.</i> 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.</p> <ul style="list-style-type: none"> <li>• TWAG provides portfolio management and advisory services to clients. This may create a conflict, where there is an incentive to deviate from established investment styles, in the allocation of investment opportunities, with the attempt to achieve higher performance and/or fees.</li> <li>• Securities recommendations or trades for our client accounts may create potential conflicts as employees may personally invest in these securities and give themselves trading priority.</li> <li>• When we recommend TWAG’s Wrap Program, we have an incentive to reduce the number of transactions executed in the account or otherwise take action not to custody alternative assets with a custodian participating in the Wrap Program because TWAG is responsible for absorbing such costs.</li> </ul> <p><i>How do your financial professionals make money?</i> Our financial professionals receive a fixed salary from the advisory services provided to investors. Additional compensation may be based on the amount of client assets serviced, the time and complexity required to meet a client’s needs and revenue earned from advisory services (excluding commissions).</p> <p><b>Conversation starter: Ask your financial professional: What fees will I pay?</b></p> <ul style="list-style-type: none"> <li>• <b>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?</b></li> <li>• <b>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? How might your conflicts of interest affect me, and how will you address them?</b></li> </ul>
<p><b>Disciplinary History</b></p>	<p>Do you or your financial professionals have legal or disciplinary history? Yes. Visit <a href="http://Investor.gov/CRS">http://Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p> <p><b>Conversation starter: As a financial professional, do you have any disciplinary history? For what type of conduct?</b></p>
<p><b>Additional Information</b></p>	<p>Additional information about our advisory services, see our brochure and visit our website at: <a href="https://truewealthadvisorygroup.com">https://truewealthadvisorygroup.com</a>. To receive our Client Relationship Summary or brochure, email us at <a href="mailto:info@truewealthadvisorygroup.com">info@truewealthadvisorygroup.com</a> or call us at (786) 358-0050.</p> <p><b>Conversation Starter. Ask your financial professional:</b></p> <ul style="list-style-type: none"> <li>• <b>Who is my primary contact person? Is he or she a representative of an investment- adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</b></li> </ul>

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**Exhibit A – Material Changes to Client Relationship Summary**

March 2024: We have amended the advisory services offered by our Firm within the following section of this document: **Relationships and Services**.

October 2023: We have amended the tiered fee schedule for TWAG's discretionary investment management and consulting services within the following section of this document: **Fees, Costs, Conflicts, and Standards of Conduct**.

June 2023: We amended our firm's practices to further describe TWAG's cryptocurrency account billing process within the following section of this document: **Fees, Costs, Conflicts, and Standards of Conduct**.

March 2023: We amended our firm's practices to further explain pertinent information concerning TWAG's fees and conflicts of interests within the following section of this document: **Fees, Costs, Conflicts, and Standards of Conduct Conflicts of Interest**.