

Urban Wealth
Customer Relationship Summary

Item 1 Introduction: Urban Wealth Management (Urban Wealth) 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. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 Relationships and Services: What investment services and advice can you provide me?

Urban Wealth provides investment management, financial planning and wealth management services to individuals, businesses and charitable organizations through customized financial strategies, investment portfolios and separately managed accounts for a fee. Urban Wealth is a fee-only investment management and financial planning firm. The firm does not sell securities on a commission basis. However, there may be some associated persons who are in other fields where they receive commissions as compensation for items such as certain types of insurance products. The firm is not affiliated with entities that sell financial products or securities.

Urban Wealth provides investment supervisory services, also known as asset management services which are managed on a discretionary basis. On more than an occasional basis, the Adviser furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, retirement and estate planning. Financial Planning services are provided for a flat dollar fee, whereas assets managed by the firm are provided for a flat percentage fee, beginning at 1% and reducing down to .25%

The Adviser provides investment management services offered by other advisers in individually managed funds or via separately managed accounts. Where employed the Adviser delegates discretionary investment authority to the sub-advisor to research and select and monitor portfolio securities for each client for additional information, please see Urban Wealth’s Form ADV, Part 2A Brochure (Items 4 and 7).

Conversation Starters: 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?

Item 3 Fees, Costs, and Standards of Conduct: What fees will I pay?

Principal Fees and Costs: UWM offers two service programs: Financial Planning and Wealth Management, which is asset management. The fees for the Wealth Management platform are calculated based on a percentage of AUM: Assets Under Management. For clients whose investable assets with the Adviser are in excess of \$250,000, financial planning services are provided at no additional cost.

WEALTH MANAGEMENT PLATFORM	AUM FEE	FINANCIAL PLANNING SERVICES
\$0 - \$249,999	1%	N/A
\$250,000 - \$999,999	1%	FINANCIAL PLANNING SERVICES PROVIDED
\$1,000,000 - \$2,999,999	.75%	
\$3,000,000 - \$4,999,999	.75%	
\$5,000,000 - \$9,999,999	.50%	
\$10,000,000+	.25%	

FINANCIAL PLANNING PLATFORM	INDIVIDUAL	FAMILY
The Essential GIG	\$2,760	\$3,760
The Deluxe GIG	\$4,000	\$5,200

The Elite GIG	\$7,500	\$10,000
The Check-in GIG	\$1,500	\$2,100
The College Planning and Funding GIG	\$1040/child	
The Small Business Planning GIG	\$2500 - \$5000	
The Nonprofit and Foundation GIG	\$2500 - \$5000	

Other fees and Costs: The client will likely incur fees from brokerages, custodians, administrators and other service providers. These fees are incurred as a result of managing a client account and are charged by the service provider. The amount and nature of these fees is based on the service provider's fee schedule(s) at the provider's sole discretion. These fees are separate and distinct from any fees charged by Urban Wealth Management. The fees and expenses charged by the product providers are separate and distinct from the management fee charged by Urban Wealth.

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, please refer to Urban Wealth Management's Form ADV, Part 2A brochure Items 4, 5, and 7.

Conversation Starter: 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: When we recommend an advisory account, a rollover of a retirement plan account, refer a client to a third-party asset manager, or provide additional services for compensation, these recommendations, in and of themselves, may create an incentive to make these recommendations based upon the amount of compensation we receive, rather than based upon your needs.

Conversation Starter: How might your conflicts of interest affect me, and how will you address them? How do your financial professionals make money?

Urban Wealth Management's financial professionals are compensated by **investment advisory and financial planning fees. Our fee for services may vary depending on such factors as the amount of assets under management or the type of financial planning platform that is selected to meet your needs.** Clients are advised that a conflict of interest exists when our financial professionals recommend our services to you, in that we will earn a fee from the services provided to you and the financial professional will be directly compensated from those fees.

Item 4 Disciplinary History: Do your financial Professionals have legal or Disciplinary history? Yes

Urban Wealth does not have a legal or disciplinary history, but finance professionals registered with the firm do have reportable events.

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

Search Tool: Please visit investor.gov/CRS a free tool to research Urban Wealth Management and our financial professionals.

Item 5 Additional Information: For additional information about our services, please refer to Urban Wealth Management's Form ADV, Part 2A brochure Item 4 and Item 7. If you would like additional, up-to-date information or a copy of this disclosure, you may contact your finance professional, or you may call (424) 277-2260 and request additional information.

Conversation Starter: 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?