

Item 1. Introduction

Urban Wealth Management Group LLC (“UWM”) is a California based investment adviser registered with the U.S. Securities and Exchange Commission. Investment Advisory Services and Brokerage 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 <https://www.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?

UWM 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. 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.

UWM 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. 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 UWM’s Form ADV, Part 2A Brochure (Item 4 and Item 7). **Account Minimums and Other Requirements:** The firm does not have a minimum account size requirement.

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, Conflicts and Standard of Conduct: What fees will I pay?

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

<i>Investment Management</i>		
AUM (ASSETS UNDER MANAGEMENT)	INVESTMENT MANAGEMENT FEE	FINANCIAL PLANNING SERVICES
\$5,500– 249,999	1%	N/A
\$250,000 - \$999,999	1%	Financial Planning Services Included
\$1,000,000 - \$4,999,999	.75%	
\$5,000,000- \$9,999,999	.50%	
\$10,000,000+	.25%	

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The financial planning services are based on a one-year retainer and the fee is at the sole discretion of the Adviser. After one year, clients may continue receiving on-going financial planning services by signing up for the Check-In GIG, which provides quarterly financial planning sessions. As noted above, financial planning services may be combined with Investment Management services based on the assets under management. Please find the details with our financial planning services in the table below. **Conflicts of Interest:** The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to build and/or encourage you to increase the assets in your account. **Other Fees and Costs:** In addition to our advisory fee, you will also be responsible for custodian fees, account maintenance fees, fees related to mutual funds, third-party investment management fees, and other transactional fees, as applicable. Educational seminars, workshops, or speaking engagements are also offered on a fixed fee basis. The fixed fee will be agreed upon before the engagement **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 of our Form ADV Part 2A.

Financial Planning		
FINANCIAL PLANNING PLATFORM	INDIVIDUAL	FAMILY
Essential GIG	\$2,560	\$3,760
Deluxe GIG	\$4,000	\$5,200
Elite GIG	\$7,560	\$10,000
Check-in GIG	\$1,500	\$2,100
The Small Business Planning GIG	\$2500 - \$5000	\$5,200
The Nonprofit and Foundation GIG	\$2500 - \$5000	\$10,000

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 are required 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 we provide you. 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 Starters

How might your conflicts of interest affect me, and how will you address them?

For more detailed information on conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

How Do Your Financial Professionals Make Money?

UWM’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 you or your financial professionals have legal or disciplinary history?

UWM does not have a legal or disciplinary history, but financial professionals registered with the firm do have reportable events. You can visit <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?

Item 5. Additional Information

You can find additional information about our investment advisory services by visiting <https://www.sec.gov/check-your-investment-professional> and searching with our CRD #: 285633 or by visiting www.urbanwm.com. You can request up to date information and a copy of our client relationship summary by contacting us at (424) 277-2260.

Conversation Starters

Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?