

## Client Relationship Summary

### Horizon Wealth Management, LLC (CRD# 170255)

#### Introduction

Our firm, Horizon Wealth Management, LLC, 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](http://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 and financial planning. We may also offer financial planning as a standalone service. Our services are offered as a wrap fee program where we combine securities transaction fees and other fees and expenses with our investment advisory 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, and estate accounts. We primarily use mutual funds, exchange-traded funds, stocks, and bonds in constructing portfolios. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also meet with you at least annually or more frequently, depending on your needs.

**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 until you notify us otherwise in writing.

**Account Minimums and Other Requirements:** We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.

**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:** *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?*

#### Fees, Costs, Conflicts, and Standard of Conduct

##### What fees will I pay?

**Asset-Based Fees:** Our asset-based fees for investment management range up to 1.50% annually. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. 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 pay more in advisory fees. Asset-based fees will include most securities transaction fees and fees to a broker-dealer or bank that has custody of your assets.

**Hourly Fees:** Our hourly fees for standalone financial planning are at a rate of \$250 per hour. We collect fees in two separate installments. Hourly fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.

**Fixed Fees:** Our fixed project-based fees for standalone financial planning range from \$500 to \$3,000. We collect fees in two separate installments. Fixed fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate of the total cost prior to engaging us for these services.

**Other Fees and Costs:** In addition to our advisory fee, you will also be responsible for expenses related to mutual funds and exchange-traded funds.

**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 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 we provide you. Here is an example to help you understand what this means.

Our Financial Professionals are registered representatives of LPL Financial, LLC ("LPL Financial"), an SEC-registered broker-dealer and investment adviser. Your Financial Professionals may offer you brokerage services through LPL Financial or investment advisory services through Horizon Wealth Management, LLC. Brokerage services and investment advisory services are different, and the fees we, and LPL Financial, charge for those services are different. It is important that you understand the differences. In particular, your Financial Professionals earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL Financial. You are encouraged to learn more about LPL Financial by reviewing [www.lpl.com/disclosures.html](http://www.lpl.com/disclosures.html) and having a discussion with your Financial Professional. You can also access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**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 either by an agreed-upon annual salary or by a percentage of the revenue earned from assets under management. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

## Disciplinary History

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

No. You can visit [Investor.gov/CRS](http://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 by visiting [www.horizonwealth.biz](http://www.horizonwealth.biz). You can request up-to-date information and a copy of our client relationship summary by contacting us at [ryan.williamson@horizonwealth.biz](mailto:ryan.williamson@horizonwealth.biz) or (708) 352-4300.

**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?*

## **Exhibit**

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### **Material Changes**

The following material changes have been made to our Form CRS:

- We amended the “Accounts, Investments, and Monitoring” to disclose we may utilize bonds in constructing portfolios.