

Relationship Summary (Form CRS)

Noble Wealth Management (referred to as “we” “us” or “our”), is registered with the U.S. Securities and Exchange Commission as an investment adviser. As you have different choices when it comes to your investment solutions, we feel that it is important for you to understand how brokerage and investment advisory services and fees differ so you can carefully consider which types of accounts and services are right for you. To help you research firms and financial professionals, you can access free and simple tools available at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our principal advisory services include portfolio management services, financial planning services, investment consulting and portfolio review services, pension consulting services, and selection of other third-party advisers. We will meet with you to understand your current financial situation, investment goals, objectives, and risk tolerance. Based on what we learn, we will provide advisory services that are appropriate for you and that will address your financial needs, including recommending appropriate asset allocation and advisory services. We will regularly monitor your account on a quarterly ongoing basis to meet your changing needs and to align with your investment goals and objectives. We generally offer advice on a discretionary basis, which allows us to make changes in your account without asking you in advance. Non-discretionary accounts are also available upon request, and with this type of account, you will ultimately be making the investment decisions in your account. You will sign an advisory agreement stating whether we provide advice on a discretionary or non-discretionary basis which will remain in place until our relationship is terminated. In general, we require a minimum of \$250,000 to open and maintain an advisory account. Accounts below these minimums may be negotiable and accepted on an individual basis at our discretion.

More detailed information about our advisory services can be found in Items 4, 5 and 7 of our Form ADV, Part 2A brochure which is available on our Website at <https://www.noblewealthmanagement.com/disclosures>



Questions to ask your financial professional:

- *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 fees will I pay?

We typically provide ongoing advisory services in the context of broad investment portfolio management and receive a fixed fee based on the value of assets under management (“fee-based” compensation) that is calculated annually and then collected on a quarterly basis which is a percentage based on the value of your account at the end of each quarterly period. Our fee is generally 1.00%, but could be more or less depending on the value of the investments in your account, but will not exceed 1.50% annually. You pay this fee even if you do not buy or sell investments. For an account where we charge an asset-based fee, the more assets there are in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. We may also charge a standard hourly rate of \$350 or a fixed fee for financial planning or consulting services that are of limited duration or nature. As fees and costs affect the value of your account over time, please ask your financial professional to give you personalized information on the fees and costs that you will pay.

The designated broker-dealer/custodian that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee for our advisory service. You could also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and ETFs charge additional fees that will reduce the value of your investments over time.

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 information about our fees and overall costs, please see Item 5 of our Form ADV, Part 2A brochure which is available on our Website at <https://www.noblewealthmanagement.com/disclosures> or the SEC’s [Investment Adviser Public Disclosure website](#).

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Questions to ask your financial professional:

- *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. We will receive compensation for an insurance product that we recommend, including fixed, indexed, or variable annuities. We will also receive fees for accounting work from Noble Tax Specialists and commission will be earned for any real estate transactions or loans where Alan Schryer was the broker. In addition, we could receive compensation from third-parties derived from investment products held by you outside of our custodial relationship (Charles Schwab, TD Ameritrade or SEI), including asset-based sales charges or service fees on mutual funds, annuities, or other investments. Compensation from mutual funds or variable annuities could include ongoing distribution charges such as 12b-1 fees or trail payments which the investment product would charge you and then pay to us. These compensation arrangements give us an incentive to recommend certain products over other products for which we may receive less compensation. We do not maintain any proprietary products, revenue sharing arrangements on investments or engage in principal trading.



Questions to ask your financial professional:

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

Additional information about our conflicts of interest can be found on our Form ADV Part 2A Brochure at <https://www.noblewealthmanagement.com/disclosures>

How do your financial professionals make money?

Our financial professionals, who are also independent contractors, provide advisory services and will receive a portion of the advisory fees you pay us. Our financial professionals may receive different rates of compensation based on the types of products they sell. Some of our financial professionals may also provide brokerage services through a separate broker-dealer where they could receive a portion of the commissions received from securities trades. Compensation disparity of various solutions could encourage financial professionals to favor one solution over another. We also pay certain solicitors to refer clients to us for a referral fee. Although your financial professionals must manage your account in your best interest, these forms of compensation, such as advisory fees and other production related compensation models, create an incentive for them to encourage you to increase your investment account size. We do not have sales contests, sales quotas or non-cash compensation that are based on the sale of investment products or other investment criteria.

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

No. If you would like more information about us or our financial professionals, please visit Investor.gov/CRS.

Additional Information

Additional information about us and our advisory services can be found at www.noblewealthmanagement.com. You can also visit the SEC's Investment Adviser Public Disclosure website by searching by our name or by our CRD#169963. You can also contact us via email at info@noblewealthmanagement.com or contact us directly at (888) 272-2008 to talk with our financial professionals or support staff or to request an up-to-date information or a copy of this relationship summary.



Questions to ask your financial professional:

- *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?*