

The Wealth Enhancement Group  
Form CRS Customer Relationship Summary, June 30, 2020

Introduction

The Wealth Enhancement Group, Inc. (“TWEG”) 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](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

What Investment Services and Advice can you provide me?

We offer our Portfolio Management Services We will manage your account(s) by exercising discretion over the timing, selection and amount of securities transacted in your account(s). We will review your account(s) at least annually. It is your responsibility to notify us if anything in your situation changes that could change your risk tolerance, time horizon or objectives.

Our Financial Planning Service may address one or more areas of your financial situation. WEGI also offers estate, business and insurance planning services.

**For additional information**, please see our Form ADV, Part 2A, Items 4 and 7.

**Conversation Starters** - 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 these qualifications mean?**

What fees will I pay?

You will pay an asset-based fee for Portfolio Management services, the details of which are disclosed in our Form ADV, Part 2A, Item 5, in the Portfolio Management Fees section. As to your specific fees, they would be found in your signed management agreement with WEGI. The more assets there are in a retail investor’s account, the more a retail investor will pay in fees and WEGI may therefore have an incentive to encourage the retail investor to increase the assets in their account. The fees paid to WEGI are separate and distinct from the fees and expenses that mutual funds charge their shareholders. Fees paid to WEGI are exclusive of all custodial and transactional costs charged by account custodians.

WEGI may charge a fixed fee for financial planning services which may range from \$2,500 to \$7,500 depending on the complexity of the plan. WEGI will bill the client directly for financial planning services. Fees for Other Consultations will be negotiated with clients on an individual basis and are invoiced directly to the client as incurred.

**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.**

**Conversation Starter** – 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?**

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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 recommendations we provide you. Here are some examples to help you understand what this means.**

Outside of our Fee-Based Platform at Fidelity Institutional, our financial professionals are also registered with an unrelated broker/dealer and are paid on a commission basis to conduct securities transactions. They are also licensed to sell insurance products on which they are paid a commission. The potential for these commission payments may incentivize our representatives to recommend the purchase of insurance products or securities that may not be in your best interest. We address this conflict by disclosing it to you both here and in Item 10 of our Part 2A. Additionally, as a matter of general policy, we aggressively discourage activities that do not put your interests first and foremost. Because of these conflicts, WEGI will not charge a portfolio management fee on any asset on which it or its advisors have previously charged a commission. The client is under no obligation to purchase other investment or insurance products from WEGI or its financial professionals.

**Conversation Starter** - Ask your financial professional.

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

How do your financial professionals make money?

Financial Professionals receive compensation in several ways. Fees are earned to manage a client's investments. As to your specific fees, they would be found in your signed management agreement with WEGI. They may also earn a one-time flat fee for financial planning. Outside of the Fee-Based Platform at Fidelity Institutional, they can earn commissions on various investment and insurance products.

Do your financial professionals have legal or disciplinary history?

**No.**

**Conversation Starter** – Ask your financial professional

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

Additional Information

For additional information about our services, please request a copy of the TWEG Form ADV, Part 2A. If you would like additional, up to date information or a copy of this disclosure, please call 770-777-1845.

**Conversation Starter** – 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?**