

Item 1 Introduction

The Martin Worley Group 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 the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](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?

Our firm offers the following principal investment advisory services tailored to the individual needs of each retail investor:

- **Portfolio Management** – (discretionary and/or non-discretionary) We gather information regarding your goals, investment objectives, risk tolerance and other relevant information through personal discussions with you. Your individual situation is considered to give you continuous and focused investment advice and/or to make investments on your behalf. We monitor your portfolio on an ongoing basis and rebalance as necessitated by changes in market conditions and in your financial circumstances. We will contact you at least annually to offer to discuss your portfolio. In some situations, we offer the use of Third-Party Managers or Sub-Advisors (“Outside Managers”) for portfolio management services. The Martin Worley Group does not pass any additional fees on to the client for the use of Outside Managers.
- **Financial Planning** - We offer wealth management and financial planning services, along with guidance in areas of estate planning, tax planning, and philanthropy. This typically involves providing advisory services regarding the management of their current and forecasted future financial resources based upon an analysis of their individual needs. These services can range from broad, comprehensive financial planning to consultative or single subject planning. We will meet with you to gather information about your financial circumstances and objectives, review and analyze the information provided, and may deliver a written or electronic plan or individual recommendations to you to help you achieve your stated financial goals and objectives. Plans are based on the information provided at the time. Implementation is entirely at the client's discretion. You are not obligated to implement the financial plan through any of our other investment advisory services.
- **Pension Consulting Services** - We offer pension consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the requests by the plan sponsor or named fiduciary. These services may include existing plan review and analysis, plan-level advice regarding fund selection and investment options, education services to plan participants, investment performance monitoring, and/or ongoing consulting. These services are offered as non-discretionary, which means the ultimate decision to act on behalf of the plan and/or purchase or sell investments shall remain with the investor, which in this case is the plan sponsor or other named fiduciary.

As part of our standard services, we typically monitor client accounts on at least an annual basis. Our firm offers both discretionary advisory services (we make decisions regarding the purchase or sale of investments) as well as non-discretionary services (the investor makes the ultimate decision regarding the purchase or sale of investments). We do not limit our advisory services to proprietary products or a limited menu of products or product types. Furthermore, your funds or assets are held in your name at a qualified custodian such as Charles Schwab and Co., Inc. and are not pooled or mixed with the assets of other clients. We generally require a household minimum of \$500,000 to open and maintain advisory accounts, however at our discretion, we may waive or reduce this minimum. For clients with billable assets under \$500,000, a minimum annual fee equal to a managed asset level of \$500,000 may be assessed.

For additional information - see www.martinworley.com "Advisor Brochure" for Form ADV, 2A (Items 4 and 7).

Conversation starters – Additional 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 these qualifications mean?

Item 3 Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

- For retail investors, we charge investment advisory fees calculated as a percentage of account assets (asset-based fee), flat/fixed fees, or a combination of both. Our fees are assessed quarterly, charged in advance and deducted directly from account assets.
- We may charge an hourly or fixed fee for standalone financial planning and consulting services. These fees are negotiable and are determined by the complexity of the engagement. If a client also engages us for investment advisory services, we may offset some or all of our planning and consulting fees.

You will pay fees and costs whether you make or lose money on your investments. Our fees are exclusive of possible transaction, custodial, exchange, SEC, wire transfer, or other related fees and expenses which may be incurred from custodians, funds, or brokers. **Fees and costs will reduce the 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 about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at www.martinworley.com - "Advisor Brochure".

Conversation starters – Additional 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 examples to help you understand what this means:

- We charge an investment advisory fee based on the assets we manage. We may therefore have an incentive to recommend adding assets to an account that we manage that increases the fee you pay us.
- If we recommend that a client rollover his/her retirement plan assets, such a recommendation creates a conflict of interest because we will earn new or increased compensation as a result of the rollover.
- One of our investment advisor representatives also serves as licensed insurance agent. When acting in this capacity he/she can sell for commissions various insurance products. This creates a conflict of interest in recommending these products to you because of the potential for additional revenue.

Conversation starters – Additional questions to ask your financial professional:

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

For Additional information about our firm's potential conflicts of interest, please see Items 6, 10 and 11 of our Form ADV Part 2A which can be found at www.martinworley.com - "Advisor Brochure".

How do your financial professionals make money?

We have different compensation arrangements for our investment adviser representatives.

- Some are paid a base salary determined by experience and other factors in the industry.
- Some of our financial professionals are owners of our firm and therefore also benefit from the overall profits of the firm, thus may have an incentive to make recommendations to you that increase the firm's profitability.
- Some are compensated solely as a percentage of assets that they manage which creates a conflict of interest, as it gives these representatives an incentive to recommend you invest more in your account with us due to the potential for increased income.
- Our financial professionals may also be eligible for a discretionary bonus, based on a number of criteria including overall firm performance, individual job performance, and/or other factors.

No employee, nor the firm, receives commissions, gifts, or incentives for investments made in clients' accounts and there is no non-cash compensation for our employees.

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

Item 4 Disciplinary History

No. None of our financial professionals, nor the firm, have any disciplinary history. [Visit Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to further research into us and our financial professionals' history.

Conversation starters – Additional questions to ask your financial professional:

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 services and request a copy of this relationship summary by visiting www.martinworley.com; emailing us at info@martinworley.com or calling us at 801-568-9788.

Conversation starters – Additional 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?