



Introduction

Renaissance Investment Consultants Holding Company, LLC (“RZ Wealth”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

RZ Wealth provides portfolio management and investment management services. Clients advised may include individuals, families, trusts, charitable organizations and foundations, pensions and corporations. RZ Wealth requires each client to place at least \$250,000 under management with the firm. This minimum may be waived in the discretion of RZ Wealth.

Asset Management

We begin our process by compiling and analyzing data, evaluating investment options, and calculating the pertinent financial projections. Of equal importance is the human element, incorporating what we have discovered while speaking with you about your goals, your tolerance for risk, and your investment attitudes. The result is a customized "blueprint" that reflects your investment focus and attitudes, a targeted pursuit of your goals and our long-term commitment to you as we work closely together toward your objectives. Typically, we work with clients on a “discretionary” basis. However, in limited circumstances and in RZ Wealth’s sole discretion, we may work with clients on a “non-discretionary” basis. When RZ Wealth is engaged to provide asset management services on a discretionary basis, we will monitor your accounts to ensure that they are meeting your asset allocation requirements. If any changes are needed to your investments, we will make the changes. These changes may involve selling a security or group of investments and buying others or keeping the proceeds in cash. You may at any time place restrictions on the types of investments we may use on your behalf, or on the allocations to each security type. When a client engages us to provide investment management services on a non-discretionary basis, we monitor the accounts in the same way as for discretionary services. The difference is that changes to your account will not be made until we have confirmed with you (either verbally or in writing) that our proposed change is acceptable to you. Given this, you understand the importance of informing RZ Wealth of any changes to your contact information. You also agree that once RZ Wealth has attempted to reach you for approval of any recommendations, you will respond to RZ Wealth as soon as is reasonably practicable. Otherwise, RZ Wealth will not be able to implement the recommendation and the performance of your account may be adversely affected. RZ Wealth may select certain Third Party Managers to actively manage a portion of its clients’ assets. Portfolios may include individual stocks, bonds, ETF’s, mutual funds, and other investments deemed appropriate by the firm.

Wrap Fee Program

Clients may participate in the wrap fee program. This means that for those participating clients, RZ Wealth may include certain transactional costs in the client’s management fee. Fees included in the wrap fee include transaction fees for the purchase or sale of securities, including transaction fees for trades placed by other portfolio managers engaged by RZ Wealth under this wrap program, but do not include expenses related to the use of margin, wire transfer fees, the fees charged to shareholders of mutual funds or ETFs and closed-end fund mark-ups and mark-downs, spreads, odd-lot differentials, fees charged by regulatory agencies and management fees of third party managers. RZ Wealth receives a portion of the wrap fee for our services. Transaction fees are paid to various broker-dealers, mutual funds and ETFs and closed-end funds. The remainder of the wrap fee is the management fee payable to RZ Wealth. The amount payable to RZ Wealth varies depending upon the amount of trading in a client’s account. The more transactions in the account, the greater the amount of transaction fees, and therefore the less compensation to RZ Wealth. Accordingly, RZ Wealth has a financial incentive to avoid trading the account. This creates a conflict of interest between the firm and its wrap clients.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients and accompanying Wrap Brochure available by [clicking here](#).

 **“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?

All clients will be required to execute a written agreement that will describe the type of services to be provided and the fees, among other items.

Asset Management

Generally, fees vary from 1% to 2.5% per annum of the market value of a client's assets managed by RZ Wealth. The fee range stated is a guide. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. For clients whose assets are managed directly by the firm, investment advisory fees will be debited directly from each client's account. The advisory fee is paid monthly, in advance. The value used for the fee calculation is the average daily balance of the portfolio for the previous month. The average daily balance is the sum of your balance on each day of the previous month divided by the number of days during that month. This means we will take the previous month's average daily balance of the account, multiply the value by the fee rate, and then divide by the number of days in that calendar year and multiply that number by days in the previous month to calculate our fee.

Clients may be responsible for fees including transaction fees for the purchase or sale of a mutual fund and commissions for the purchase or sale of a stock or bond depending on the fee policy of the Custodian or Broker-Dealer involved in the transaction. Clients participating in the Wrap Program will not pay transaction fees separately. Mutual fund expenses are not included in management fees because they are deducted from the value of the shares by the mutual fund manager. RZ Wealth does not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds. 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 specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).

 ***“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. As an example, since our fee is based on a percentage of assets in your advisory account(s), we have an incentive to increase the assets in your advisory account in order to increase our compensation. Irv Rosenzweig, principal owner of RZ Wealth, is also the principal owner of Midlantic Financial Strategies Group, LLC (“Midlantic”). Midlantic is a full service general insurance agency. Therefore, certain professionals of RZ Wealth are separately licensed as insurance agents and may conduct insurance product transactions for RZ Wealth clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in their capacity as employees of RZ Wealth.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).

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

How do your financial professionals make money?

Financial professionals of RZ Wealth are paid a portion of the asset management/planning fees collected from clients. Financial professionals are not rewarded sales bonuses.

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

No. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.

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

Additional Information

Additional information about our investment advisory services can be found at www.RZWealth.com. A copy of our *relationship summary* can also be requested by calling (610)627-5920 or by [clicking here](#).

 ***“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?”***



= Conversation starter. Consider asking your financial professional these questions.