

Form ADV Part 3 – Form CRS (Customer Relationship Summary)

Dated March 29, 2023

Strategic Benefit Consultants, Inc., (dba SBC Wealth Management) is registered with the Securities & Exchange Commission (SEC) as an Investment Adviser

Item 1 – Introduction

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](https://www.investor.gov/crs), which also provides educational materials about broker/dealers, investment advisers, and investing. We have also included some conversation prompts throughout this document that you may wish to ask us about.

Item 2 - What investment services and advice can you provide me?

We provide investment advisory services to retail investors, including individuals and high net worth individuals, families, retirement plans, trusts, estates, pension and profit-sharing plans, charitable organizations, or other business entities.

We provide Discretionary Asset Management Services and Financial Planning Services. (Our Discretionary Asset Management Services may be provided in our Wrap Program.) In a discretionary account, you provide us with the authority to buy and sell, and to determine the time and price at which we buy or sell, investments for your account, and to re-balance within your account as necessary, without your prior approval. You may revoke this authority at any time in writing. We do not offer non-discretionary accounts. (In a non-discretionary account, you would be responsible for all trading decisions within your account.) We recommend a household minimum of \$500,000 to open a managed wrap fee account with us, but will accept smaller accounts at our discretion. There is no account minimum for financial planning services. As part of our standard service, all our managed accounts are reviewed at least quarterly and more frequently when market conditions dictate. Portfolio holdings are formally reviewed monthly in our Investment Committee meetings.

Generally, the firm provides advice on the following types of securities: stocks; bonds (corporate debt); municipal securities; mutual funds and exchange traded funds (ETFs); closed-end funds; US Government securities; and outside managers. In addition, in certain instances when suitable for the client, the firm may offer advice on limited partnerships, new ventures or start-ups, leveraged buy-outs, real estate investment trusts, or direct participation programs. We do not offer any proprietary products, and have no limitations in our choice of products or types of investments. *For additional information about our firm's services, please read Items 4 and 7 of our Form ADV Part 2A disclosure brochure or Items 4 and 5 of our Form ADV Part 2A Appendix 1 'Wrap Brochure', which you can view or download at www.adviserinfo.sec.gov or at this [link](#).*

**Conversation Prompts: 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 - What fees will I pay?

Our wealth management services are billed every quarter (in advance of the quarter) based upon the following annualized rate schedule:

\$ 5,000.00 to \$ 999,999.99	1.25%
\$1,000,000.00 to \$1,499,999.99	1.15%
\$1,500,000.00 to \$2,999,999.99	1.00%
\$3,000,000.00 to \$4,999,999.99	0.85%
\$5,000,000.00 to \$7,499,999.99	0.70%
\$7,500,000.00 to \$9,999,999.99	0.65%
\$10 million to \$14,999,999.99	0.60%
\$15 million and up	Negotiable

Because we collect an asset-based fee, the more assets in your account usually the more you will pay in fees, and this fact could give us an incentive to encourage you to increase your assets held with us. Besides the management fee you pay to us, you may also pay management fees to mutual funds or annuity providers, taxes, or other transaction-based costs depending on the specific account investments. Asset-based fees associated with the wrap fee program will include fees to a broker/dealer or custodian which has custody of those assets, and therefore may be higher than a typical asset-based advisory fee.

The fee for financial planning is a flat fee of \$2,400 (with a \$400 update fee if one is requested), and our fee for hourly engagements is \$400 per hour. Advisory fees are not negotiable, except for Wealth Management Service fees of \$15 million or more, which are negotiable. *More detailed information about our fees and other costs associated with investing can be found in Item 5 of our Form ADV Part 2A disclosure brochure, or Item 4 of our Form ADV Part 2A Appendix 1 'Wrap Brochure' which you can view or download at www.adviserinfo.sec.gov or at this [link](#).*

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 Prompts: 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. SBC does not accept compensation for the sale of securities or any other investment product. All investment advice is provided on a fiduciary basis. The more assets there are in your advisory account, the more you will pay to us in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your advisory account. Additionally, asset-based fees associated with a wrap fee program include costs charged by the custodian of the assets, and as such, wrap program asset-based fees can be higher than non-wrap program asset-based advisory fees. Since our firm pays the costs associated with your wrap account, we have an incentive to minimize the trading in your account or utilize lower fee products. *More detailed information about our conflicts of interest can be found in our Form ADV Part 2A disclosure brochure or Wrap Brochure, which you can view or download at www.adviserinfo.sec.gov or at this [link](#).*

Conversation Prompts: 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 paid by us based on a percentage of the assets that they service or percentage of the fee received from clients.

Item 4 - Do you or your financial professionals have legal or disciplinary history?

No. Please go to Investor.gov/CRS for free and simple search tools to research our firm and our financial professionals.

Conversation Prompts: As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5 - Additional Information

For additional questions about our firm, services, or background, to request a free, current copy of our Form CRS, or if you have any concerns with how you are being treated by an employee of our firm, please contact the firm's Chief Compliance Officer at (317) 848-4744.

Conversation Prompts: 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?

EXHIBIT TO FORM CRS Summary of Material Changes

This CRS for SBC Wealth Management does contain material changes from our prior CRS, dated June 10, 2020. Item 3 no longer contains a disclosure related to sale of insurance products because as of October 2022 firm employees no longer retain any insurance licenses. Instead, this has been replaced with a disclosure related to incentives to increase assets in advisory accounts, as well as a disclosure related to wrap fee program incentives.