

Montz Marcus Wealth Management LLC
Form CRS Client Relationship Summary
March 14, 2022

Item 1. Introduction

- A. **Montz Marcus Wealth Management LLC is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services.** Investment advisory services and brokerage services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.
- B. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: We provide comprehensive financial planning, consulting and investment management services to retail investors. **Monitoring:** We monitor your investment advisory account on an ongoing basis as a part of our standard service. Financial plans, once prepared and delivered are not reviewed again unless requested. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. **Investment Authority:** We buy and sell investments in your account without asking you in advance, this is called “discretionary authority”. **Limited Investment Offerings:** Our investment advice is not limited to a particular type of security. We offer advice on stocks, bonds, certificate of deposit, municipal securities, variable annuities, mutual funds, US government securities, options contracts on securities, interests in partnerships investing in real estate or oil and gas interests. **Account Minimums:** Our cumulative minimum account requirement for opening and maintaining an account is \$250,000. This is negotiable.

Additional Information: Our firm was formed as of April 2, 2019. The principal owner of the firm is Christine C. Montz. Before we enter into an advisor-client relationship, we offer a complimentary general consultation to discuss our services, give you time to review our services and determine whether you might benefit from a relationship with us. **Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.**

Questions you should 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?

Principal Fees and Costs: You will pay an on-going negotiable, annualized, **asset-based fee ranging from of 1.00% to 0.30%.** One quarter of our annualized fee is charged to your account at the beginning of each quarter for our investment management services, based on the value of the cash and investments in your advisory account. The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. The fee for a **financial plan is \$2,500.** For project consulting services, we charge an **hourly rate of \$250.** **Other Fees and Costs:** Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-

Additional Information: *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. Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.*

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 advisor? How else does your firm make money and what conflicts of interest do you have?

B. Standard of Conduct

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 is an example to help you understand what this means.

Potential Conflict: The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

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

Additional Information: Alexander B. Harcus and Christine C. Montz are Registered Representatives with an unaffiliated broker-dealer firm. They earn compensation as commissions from products they sell to you. This creates a conflict of interest because they receive commissions. Joseph C. Montz is the owner of Physician Resource Group (PRG) offering accounting services and insurance products to clients. Joseph and Christine Montz are Certified Public Accountants. These individuals and other Investment Advisor Representatives are insurance agents too. If you use PRG accounting services or purchase insurance products through PRG you will incur additional fees and costs. This creates a conflicts of interest because they receive fees for the accounting services and commissions from the sale of insurance products. All fees and costs are disclosed to you, in advance. You always have the right to choose who you want to purchase these products or services.

How do your financial professionals make money?

We are paid by the asset-based fee that is charged to your investment account. We are also compensated for our financial planning and consulting services. Our Registered Representatives and Insurance Agents are compensated on the products they sell to you, by commissions. These payments create a conflict of interest because they receive compensation based on their recommendation and sale of the product to you. We disclose to you all fees associated with these products in advance. Our CPAs are compensated for accounting services offered through our affiliate. All fees for accounting services will be disclosed to you, in advance.

Item 4. Disciplinary History

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

No disciplinary history to report. Free and simple search tools are available to retail investors who visit www.Investor.gov/CRS to research our firm and financial professionals.

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

Item 5. Additional Information

Contact Alexander B. Harcus Vice President Phone: (504) 488-3700 for additional information and an up to date copy of the relationship summary or by visiting our website at: www.montzharcus.com

*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?*

See Appendix for material changes.

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Material changes made since February 21, 2021

Appendix: Material changes made to fees associated with firms Principal Fees and Cost, and Financial Planning.

You will pay an on-going negotiable, annualized, **asset-based fee ranging from of 1.00% to 0.30%** (Prior fees were a range of 1.00% to 0.25%).

The fee for a **financial plan is \$2,500**. For project consulting services, we charge an **hourly rate of \$250**. (Prior financial planning fees were \$ 2,000. For project consulting services, we charged an hourly rate of \$200.)