

L.D. LOWE WEALTH ADVISORY, INC.
FORM CRS, CUSTOMER RELATIONSHIP SUMMARY
THIS FORM WAS LAST UPDATED: MARCH 2024



<p>Introduction</p>	<p>L.D. Lowe Wealth Advisory, Inc, dba LD Lowe Wealth Advisory ("LD Lowe" or "Firm" or "We") maintains registration with the Securities and Exchange Commission as an Investment Adviser.</p> <p>Investment advisory services and fees differ from that of brokerage services and fees. It is important for the retail investor to understand the difference. Our firm provides investment advisory services. Our firm does not provide brokerage services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.</p> <p>If you would like to learn more, free and simple tools are available to research firms and financial professionals at, https://www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>LD Lowe provides wealth management services to our clients on a discretionary basis. A "discretionary" basis means you have permitted us to buy and sell investments in your account without asking you in advance. Wealth management services include a combination of investment management and financial planning services for retail clients in our wrap program. We will also provide separate consulting services on various annuity and alternative products.. Through the financial planning process, we endeavor to gather in-depth information about you and perform an analysis as to how your current circumstance is impacted by your entire financial and life situation. Our wealth management services consist of asset allocation and portfolio management tailored to meet your investment goals and are exclusively offered inside a wrap fee structure. LD Lowe's portfolios are typically composed of stocks, Real Estate Investment Trusts ("REITs,"), Exchange Traded Funds ("ETFs"), Private Placements, indexed life insurance, fixed indexed annuities and Limited Partnerships ("LPs"). Our firm does not require minimum asset levels when you open an account nor do you need to maintain a minimum investment size. Managed accounts are continuously monitored by our financial professionals and are generally reviewed on a weekly basis.</p> <p>For additional information about how we invest, please review our firm's Form ADV, Part 2A Disclosure Brochure, Items 4, 7 and 8.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> <i>How will you choose investments to recommend to me?</i> <i>What is your relevant experience, including licenses, education, and other qualifications?</i> <i>What do these qualifications mean?</i></p>
<p>What fees will I pay?</p>	<p>For investment management services, you will pay an on-going, asset-based fee. The management fee is an annual fee billed on a quarterly basis. The total fee is calculated on a schedule that is tiered to provide breakpoints for levels of invested assets under management. (Example: an account with \$2,500,000 in assets under management will be charged an annual flat rate of 1.30%). One of the inherent conflicts of utilizing a wrap fee structure is that LD Lowe has a potential disincentive to trade securities. Please contact us if you have questions or concerns about our fees or your account.</p> <p>Clients should be aware that the advisory fee does not include transfer fees, or margin interest, and any commissions, mark-ups/mark-downs on transactions directed to other broker/dealers outside of our wrap program. As well, clients whose funds are invested in money market funds, or ETFs also pay fees to the fund sponsor in addition to advisory fees. These fees include management, fund and distribution expenses and are described in each sponsor's prospectus. Please see Items 5 and 12 of our firms' ADV Part 2A for additional information regarding these expenses. For most clients, we ask you to sign a written authorization to have fees directly debited from your account(s) held at the qualified custodian.</p> <p>Our management fees are tiered and apply break levels when you have invested certain amounts. For more information about our fees and to review our fee schedules, please see Item 5 Fees, of your adviser's ADV Part 2A.</p> <p><i>When our firm charges you an "asset-based" fee, you should be aware that the more assets that are in your retail account, the more you will pay in fees. Therefore, the firm has an incentive to encourage you to increase the assets in your account.</i> One example of this is encouraging a client to roll over their 401(k) assets into an account that the advisor can manage and thereby earn an asset-based fee. You are never under any obligation to add new assets to your account.</p> <p>Consulting fees vary and are negotiable due to the complexity and size of the project. Fees are typically based on a fixed consulting fee, but in certain circumstances may be negotiated to an hourly rate. You will agree to these fees, in writing prior to the commencement of such services. Our minimum hourly fee is \$500 per hour.</p>

What fees will I pay? (Continued)	<p>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.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>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?</i></p>
What are your legal obligations to me when acting as my investment adviser?	<p>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 affect the recommendations, we provide you. Here are some examples to help you understand what this means.</p> <p>Our firm has a duty to disclose all potential conflicts to you. Our firm has disclosed conflicts and potential conflicts of interest in the Firm Disclosure Brochure, Form ADV Part 2A, Items 10, 11, 12 and 14. The ADV Part 2B Supplement talks about your financial professional and outlines specific conflicts regarding that individual. Please be sure to review these pieces carefully and call us to discuss any disclosed conflicts, questions or concerns.</p>
How else does your firm make money and what conflicts of interest do you have?	<p>LD Lowe also renders accounting advice or tax preparation services to clients of LD Lowe and the general public. Advisory clients are offered tax preparation as part of their wealth management services. LD Lowe has an incentive to offer these services to clients, as the firm receives the benefit of not reimbursing a client's tax professional for outside tax preparation or an incentive for being compensated by the client for tax preparation and consultation.</p> <p>Our firm or persons associated with our firm can buy or sell the same securities that we recommend to you, or in which you are already invested. A conflict of interest could exist in such cases if we had the ability to trade ahead of you and potentially receive more favorable prices than you receive.</p>
How do your financial professionals make money?	<p>Most of our financial professionals are paid a salary and will receive a discretionary quarterly payment for revenue the firm earns. This provides an incentive because the more your portfolio with our firm grows, whether because of market performance or additional assets under management, the greater your advisor's compensation will be.</p> <p>Our firm's financial professionals are also insurance agents and receive fees, bonuses, and incentives from the carrier for selling insurance products. This creates a conflict of interest by raising the possibility that insurance products could be recommended by your advisor because of the fees generated rather than because of an overriding benefit to you.</p> <p>For more information about your financial professional's activities and education, review the individual's ADV Part 2B Supplement located on our website or located behind the ADV Part 2A on the link provided in this disclosure.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>How might your conflicts of interest affect me and how will you address them?</i></p>
Do you or your financial professionals have legal or disciplinary history?	<p>No. For a free and simple tool to research the firm or its financial professionals please see investor.gov/CRS.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></p>
Additional Information	<p>Additional information on our firm can be found at: https://ldloweplan.com/ and https://adviserinfo.sec.gov/. You can obtain a copy of this relationship summary, or any other up-to-date information, upon request and free of charge by contacting us at: 972-335-2523.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>Who is my primary contact person?</i> <i>Is he or she a representative of an investment adviser or a broker-dealer?</i> <i>Who can I talk to if I have concerns about how this person is treating me?</i></p>