

## ITEM 1 - INTRODUCTION

Regency Wealth Management (“we” or “us”) is registered with the U.S. Securities Exchange Commission (“SEC”) as an investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer, and it is important that you understand the differences. Free and simple tools are available to you to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS). The site 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?

We provide investment advisory services, including discretionary advisory, and financial planning services to individuals, trusts and estates (our “retail investors”).

**Investment Advisory + Financial Planning = Wealth Management**

When a retail investor engages us to provide discretionary investment advisory services we shall monitor, on a continuous basis, the investments in the accounts over which we have authority as part of our Investment Advisory service. Typical investments include mutual funds, ETFs, stocks, bonds, preferred stocks, and more. We do not limit the scope of our Investment Advisory services to proprietary products or a limited group or type of investment.

When engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. Our authority over your account(s) shall continue until our engagement is terminated.

Our Wealth Management service combines our Investment Advisory and Financial Planning services with no additional fees. We also are sometimes engaged to provide financial planning services on a standalone, separate fee basis. When we provide financial planning services, we rely upon the information provided by the client for our financial analysis and do not verify any such information while providing this service.

We do charge minimum fees for our services which are described in Item 3 below.

**Additional Information:** For more detailed information about our Advisory Business and the Types of Clients we generally service, please See Items 4 and 7, respectively in our [ADV Part 2A](#).

**Conversation Starters:**

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments for 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

## A. WHAT FEES WILL I PAY?

We provide our Investment Advisory services on a fee-only basis. When engaged to provide discretionary investment management services, we charge a fee calculated as a percentage of assets under our management (our “AUM Fee”). Our annual AUM Fee starts at 1.10% and goes lower with more assets. Our Investment Advisory services are subject to a minimum annual fee of \$8,250, however at no time will our annual Investment Advisory fee exceed 3% of your total assets under our management. We deduct our AUM Fee from one or more of your accounts on a quarterly basis, in arrears.

We offer our financial planning services on a standalone basis and charge \$300 per hour with a minimum fee of \$7,000. Our minimum fee includes up to 23 hours of professional time. Prior to commencing financial planning work, we will provide an estimate for the total number of hours we expected to complete your proposed engagement. A non-refundable deposit of \$1,200 is required before we will commence work.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. Custodians can charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions could be charged for individual equity and fixed income securities transactions). In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses).

**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. For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [ADV Part 2A](#).

**Conversation Starter:** *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?*

## B. 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. One example is that because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase or maintain the assets maintained in accounts we manage.

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

**Additional Information:** For more detailed information about our conflicts of interest, please review our [ADV Part 2A](#).

## C. HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated on a salary basis. However, certain of our financial professionals, based upon their individual professional ability, may receive a performance bonus at year-end. No professionals are paid commissions from bringing new assets into the firm. You should discuss your financial professional's compensation directly with your financial professional.

## ITEM 4 – DISCIPLINARY HISTORY

### DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. We don't have a history of legal or disciplinary action. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals as well as others.

**Conversation Starter:** *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

## ITEM 5 – ADDITIONAL INFORMATION

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can contact our Chief Compliance Officer at 201-447-5850 any time to request a current copy of your [ADV Part 2A](#) or our relationship summary or view such documents on our website [www.regencywealth.com/disclosures/](http://www.regencywealth.com/disclosures/).

**Conversation Starters:**

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser or broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*