



## Client Relationship Summary

### Introduction

XO Wealth Management is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services, brokerage 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 [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

We offer investment advisory services, including portfolio management (which may be through a wrap fee program we sponsor (the "Wrap Fee Program")), limited financial planning, and general consulting services, to retail investors. Our limited financial planning services generally are performed as part of our portfolio management services and typically address areas such as general cash flow planning, retirement planning, and insurance analysis to help us assess your financial circumstances and to more effectively develop your investment plan. Our general consulting services typically are provided on a project basis and are individually negotiated.

Our standard investment advisory services include monitoring and reviewing your portfolio (or the portion we manage) at least annually to ensure that your portfolio is meeting your stated goals and investment plan. When appropriate and in accordance with your investment plan, we may utilize one or more Separate Account Managers (each, a "Manager") who will be granted discretionary trading authority to manage your assets.

If we have discretion to manage your portfolio, we will execute transactions on your behalf based on your investment plan without asking you in advance. You may impose certain restrictions on the management of your portfolio. Restrictions may adversely affect the composition and performance of your portfolio, and we are not able to accommodate every request. If you engage us to provide non-discretionary investment advisory services, we will recommend purchases and sales of investments, but *you* will make the ultimate decision regarding each recommendation (although we will place the transaction when able with your custodian or bank).

We do not offer proprietary investment products and will generally manage your portfolio using an array of investments, including primarily common stock, exchange-traded funds, municipal bonds, various taxable fixed income products, mutual funds, and closed-end funds. We generally require a minimum of \$100,000 under management to participate in the Wrap Fee Program but do not otherwise have a minimum required account size to provide investment advice. *Please see Items 4, 7 and 8 of our Form ADV, Part 2A Brochure ("[Brochure](#)") and our Form ADV Part 2A – Appendix 1 ("[Wrap Fee Program Brochure](#)"), both available at <https://adviserinfo.sec.gov/firm/brochure/281767>.*

**Questions to Ask Us: 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?

We will charge you an annual fee calculated as a percentage of the total value of the assets that we manage for you. Our fee schedule ranges from 0.45% to 1.50%, depending on the amount of assets we manage for you. Account management fees are typically billed monthly, in advance, and we will deduct our fee directly from your account(s). However, your agreement with us may provide different fee and billing terms. When we provide financial planning services and/or use one or more Managers to manage your portfolio, associated fees generally will be included in our annual portfolio management fee. If we provide general consulting services to you, we will charge you an hourly or fixed fee, separate from and in addition to our portfolio management fee, that is negotiated with you at the time of engagement and based on the scope of engagement.

Because we typically charge an asset-based fee, the greater the value of your assets under our management, the more you will pay in actual dollars of management fees. We therefore have an incentive to encourage you to increase the amount of assets in your account(s) under our management.

March 30, 2021

In addition to our fees, certain investments you own (e.g., mutual funds, exchange-traded funds, and other pooled investment vehicles) will charge additional management fees and other expenses, which are ultimately borne by you. If you do not participate in a Wrap Fee Program, you also will be required to pay any fees and expenses charged by your custodian and/or broker-dealer, which may include brokerage commissions, transaction fees, and wire/electronic fund transfer fees. If you participate in a Wrap Fee Program, we will charge you one fee that includes these custodian and broker-dealer charges. *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. Please see Items 5 and 12 of our [Brochure](#).*

**Questions to Ask Us: 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 must 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. Below are two examples to help you understand what this means.*

Certain custodians that we recommend to you make certain services available to us, free of charge. The services include software and other technology, consulting, and access to publications and conferences. This presents a potential conflict of interest in that we may recommend opening or maintaining accounts with certain custodians based on our interest in continuing to receive this compensation and these free services.

Certain of our advisers are registered representatives of an unrelated broker-dealer and/or are licensed insurance agents. This presents a conflict of interest, because these advisers are entitled to receive commissions or other remuneration on the sale of securities, insurance, and other products. You will not pay both a commission to these advisers and also pay an advisory fee to us for assets held in the same account. You are not obligated to use any broker-dealer, agent or company for investment products. *Please see Items 10, 11, 12 and 14 of our [Brochure](#).*

**Questions to Ask Us: How might your conflicts of interest affect me, and how will you address them?**

**How do your financial professionals make money?**

Certain of our advisers receive a fixed percentage of firm revenue generated by their advisory services. Others receive a fixed salary and are eligible for discretionary bonus compensation. These arrangements present a conflict of interest in that we are incentivized to encourage you to increase the amount of assets in your account(s) managed by us in order to increase the fees you pay and therefore increase our firm's revenue and profits.

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

No. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Questions to Ask Us: As a financial professional, do you have any disciplinary history? For what type of conduct?**

**Additional Information**

For additional information about our investment advisory services, or to request copy of our latest Client Relationship Summary, please visit our website at <https://www.xowealth.com/> or call us at 972-335-8000.

**Questions to Ask Us: 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?**