



Form CRS Disclosure for The Stanich Group, LLC
DBA: Cultivating Wealth (CRD #282447)
June 30, 2020

Item 1: Introduction

Cultivating Wealth is a SEC registered Investment advisory firm headquartered in the state of NY. Cultivating Wealth investment advisory services include financial planning, ongoing discretionary investment management, consulting, and tax preparation services. Cultivating Wealth’s clients include individuals, high net worth individuals, families, business entities, trusts, estates, and charitable organizations. Additional information regarding our services can be found in Item 4 and Item 7 on our [ADV Part 2A](#).

Brokerage and investment advisory services and fees differ and that it is important for the retail investor to understand the differences. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](#), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationship and Services

What investment services and advice can you provide me?

Cultivating Wealth offers financial planning, discretionary investment management, and tax preparation services.

Account Monitoring. Client portfolios are monitored on an ongoing basis. The frequency of a portfolios rebalancing takes place when we at Cultivating Wealth feel that there is an opportunity to sell into strength and buy into weakness.

Investment Authority. We manage investment accounts on a discretionary basis whereby we will decide which investments are bought and sold in your account and when.

Investment Offerings. We primarily use ETFs and Mutual Funds but also provide advice on various types of investments. Therefore, our services are not limited to a specific type of investment and/or product.

Account Minimums and Other Requirements. In general, we do not require a minimum dollar amount to open and maintain an advisory account. However, we do have a minimum annual fee of \$4,000.00 per client relationship.

Additional Information: More detailed information about our services can be found in our firm brochure. (ADV Part 2A Items 4 & 7) To view our form ADV click this link: <https://adviserinfo.sec.gov/firm/brochure/282447>

Conversation Starters & Key Questions to Ask Your Investment Advisor:

- *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?

Cultivating wealth has a minimum annual fee of \$4,000. Cultivating Wealth’s investment management fees are charged in advance and are based on the market value of the assets under management at the end of the quarter and calculated as follows:

Assets Under Management	Annual Fee
\$100,000 - \$500,000	1.50%
\$500,001 - \$1,000,000	1.25%
\$1,000,001 - \$5,000,000	1.00%
\$5,000,001 – And Up	0.75%

Cultivating Wealth’s investment management fees are primarily structured in a way that the more money a client has invested in an advisory account the more money the client has to pay in fees. Cultivating Wealth has a decreasing annual advisory fee where the percentage (%) charged drops based on the amount of money the client has in the advisory account. This incentivizes Cultivating Wealth to increase the account’s value, both through organic growth of the account as well as through the client adding additional deposits.

Service	Fee
Financial Planning	\$300/hr
Consulting	\$300/hr
Clerical Work	\$100/hr
Tax Preparation	Negotiated



Cultivating Wealth provides comprehensive financial planning and tax preparation services. Clients may choose fixed or hourly fees for these services. Additional fees other than the advisory fees listed above and/or fees will be negotiated separately and agreed to prior. Mutual funds and ETFs have internal fees and expenses, in which Cultivating Wealth does not receive or share in these fees. Cultivating Wealth's clients may incur brokerage and other transaction costs by the custodian. Cultivating Wealth does not receive these fees nor do we share in these fees; see ADV 2A Item 12 for additional information. Additional information regarding our services can be found in Item 5 on our [ADV Part 2A](#).

Additional Information: You will pay fees 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 Starters & Key Questions to Ask Your Investment Advisor:

- *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?*

Standard of Conduct:

When we act as your investment adviser, we have a fiduciary duty to act in your best interest and put your interests ahead of ours. 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. An example of a conflict is Cultivating Wealth receives additional compensation when a client adds money to increase the accounts value.

Conversation Starters & Key Questions to Ask Your Investment Advisor:

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

How do your financial professionals make money?

Cultivating Wealth's investment advisory representatives are compensated based on salary and the amount of client assets (i.e. Cash & Securities) under management in which they service.

Additional Information: Additional information regarding our services can be found in Item 5 on our [ADV Part 2A](#).

Item 4: Disciplinary History

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

Cultivating Wealth and its investment adviser representatives have no legal or disciplinary history to report. A free and simple tool you can use to research Cultivating Wealth or another financial professional can be found at [Investor.gov/CRS](#)

Conversation Starters & Key Questions to Ask Your Investment Advisor:

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

Item 5: Additional Information

Primary Contact Information

Cultivating Wealth is located at 36 N. Farragut Rd. in Montauk, NY. Ms. Sara Stanich is the President of The Stanich Group, LLC and Cultivating Wealth and also has the role of investment advisory representative and supervisor. Clients can call her at (646) 693-7451 or email her at: Sara@CultivatingWealth.com to request additional up-to-date information and/or to request the latest copy of our form CRS (ADV Part 3) and/or our firm brochure ([ADV Part 2A & 2B](#)).

Conversation Starters:

- *Who is my primary contact person?*
- *Is my primary contact person 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?*