



### **Customer Relationship Summary (Form CRS) February 20, 2025**

SC&H Wealth ("SCH") is a doing business as name of SC&H Financial Advisors, Inc., an investment adviser registered with the U.S. Securities and Exchange Commission. SC&H also offers advisory services through the doing business as name of SC&H Core. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available for you 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?**

SC&H is an investment adviser and provides advisory services rather than brokerage accounts and services. We offer fee based financial planning and investment advisory services to investors. If you choose to open an asset management account with us, SC&H will manage the account on a discretionary basis. This means that SC&H will determine the securities to be purchased and sold in the account and will alter the securities holdings from time to time, without prior consultation with you. In limited circumstances, we may provide services for accounts managed on a non-discretionary basis. In non-discretionary accounts, you make the ultimate decision regarding the purchase and sale of investments.

To build client portfolios, we primarily use mutual funds and exchange-traded funds (ETFs), but we may also invest in equities, government and corporate bonds, cash and cash equivalents. SC&H will monitor market conditions and the performance of your accounts and reposition assets as needed. Asset management clients will be invited to participate in at least an annual review.

Our services are geared toward individuals, both high net worth and other than high net worth, trusts, estates, pension and profit-sharing plans, and charitable organizations. SC&H primarily seeks to work with clients that have a minimum of \$1,000,000 in investible assets. This minimum account size requirement may be waived at our discretion. We also offer advisory services through SC&H Core, which does not have a minimum asset level requirement and is geared towards clients that are in the accumulation stage of wealth management. For additional information about our services, please see Items 4 and 7 in our Form ADV brochure available on [www.schwealth.com](http://www.schwealth.com) or the SEC Investment Advisory Public Disclosure at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). We encourage you to ask your representative the following questions:

*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?**

If you open an advisory account for asset management services, you will pay an on-going asset-based fee for our services in advance of each calendar quarter. The fee is calculated using a tiered fee schedule based upon the asset size of your account(s) under management. This asset-based fee reduces the value of your account and will be deducted from your account even if you do not have any transactions in your account for that quarter. The more assets you have in your advisory account, the more you will pay to SC&H for management. Therefore, we have an incentive to encourage you to increase the assets in your account in order to increase our fees. In addition to fees for advisory services, you will also pay fees for custodial services, account maintenance fees, transaction fees, wire fees, account closing fees, other custodial fees, charges, taxes, or other fees mandated by any federal, state, or other applicable law.

If you engage a third-party manager as a sub-advisor to your account, you will be charged an advisory fee by that third party manager. Some services we offer, such as financial planning, may be charged on a fixed or hourly basis. Other products that we recommend, such as insurance, may earn us commissions paid by you. If we invest your assets in mutual funds or ETFs you will pay a proportionate share of the fund's management and administrative fees, sales charges, and deferred sales charges. Such fees are not shared with SC&H and are compensation to the fund-manager. A fund's fees and expenses are described in the fund's prospectus.

**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 the fees and costs you will pay, please see Items 5 and 12 in our Form ADV brochure, which is available on [www.schwealth.com](http://www.schwealth.com) or the SEC Investment Advisory Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). We also encourage you to ask your representative the following questions:

*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?**

As an investment advisor, we are held to a fiduciary standard that covers our entire advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis. **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 that we provide you. Here is an example to help you understand what this means.**

Our financial professionals providing investment advice on behalf of our firm may be licensed as insurance agents and will earn compensation for selling insurance products. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating compensation rather than solely based on your needs. For additional information about conflicts of interest and ways we have tried to mitigate them please read our Form ADV brochure available on [www.schwealth.com](http://www.schwealth.com) or the SEC Investment Advisory Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). We also encourage you to ask your representative the following questions:

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

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

Our financial professionals receive a salary and bonuses related to the overall performance of our firm and our parent, SC&H Group, Inc. Our advisors can also earn bonuses for sourcing new prospects that become new advisory clients. Employee salaries vary and are based upon a number of factors including assets under management, client's respective fee schedules, and position in the Firm, which also determines the hourly rate they may charge clients for certain services. In addition, employees can earn compensation for the sale of certain products such as insurance products. Additional information regarding the compensation of our financial professionals is included in our Form ADV brochure available on [www.schwealth.com](http://www.schwealth.com) or the SEC Investment Advisory Public Disclosure at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

No, SC&H does not have any legal or disciplinary history. Yes, certain of our financial professionals have disciplinary history. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals. We encourage you to ask your representative the following questions:

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

**Additional Information**

We encourage you to seek additional information. For additional information on our advisory services, see our Form ADV brochure available on [www.schwealth.com](http://www.schwealth.com) or the SEC Investment Advisory Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). If you would like to request up-to-date information, or request another copy of this Form CRS, please contact us at (410) 403-1500 and/or [SCHFACompliance@schgroup.com](mailto:SCHFACompliance@schgroup.com). We also encourage you to ask your representative the following questions:

*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?*