



Client Relationship Summary
Journey Strategic Wealth LLC (CRD# 310648)

Introduction

Our firm, Journey Strategic Wealth LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory 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 [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

Services: We offer investment advisory services to retail investors. These services include investment management and financial planning services. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.

Accounts, Investments, and Monitoring: We provide services to individual, joint, retirement, trust, and estate accounts. We primarily use individual stocks, individual bonds, exchange-traded funds, and mutual funds in constructing portfolios. We provide investment supervision, including monitor portfolios and securities in accounts on a regular and continuous basis. We also meet with you at least annually, or more frequently, depending on your needs.

Investment Authority: We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing.

Account Minimums & Other Requirements: We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.

Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *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?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Asset-Based Fees: Our asset-based fees for wealth management services range from 0.50% to 1.75% annually based on a fixed annual rate or a tiered fee schedule. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.

“Advisor OS, LLC dba Taiko (“Taiko”): Taiko is a web-based technology platform offered by Advisor OS that utilizes Orion Advisor Technology (“Orion”) portfolio management software to provide clients with access to performance reporting, a mobile client portal, trading execution, third-party managers, data reconciliation, tax reporting, and other services. Taiko’s services will be administered as an outsource agent with the Custodians. The platform fee for Taiko ranges from 0.05% - 0.10% annually per applicable account based on the complexity of the services performed and/or the overall relationship with the Advisor. Third party money manager fees, including Taiko strategies, vary by strategy type and will be billed in conjunction with Taiko’s fee. Fees are billed quarterly in arrears based on the average daily balance of account(s) during the previous quarter.

Fixed Fees: Initial financial planning fees are up to \$10,000. Ongoing financial planning services are billed in advance of each quarter at a rate of up to \$1,000. Fees are negotiated on the expected number of hours to complete the engagement at our hourly rate. Initial planning fees may be invoiced up to 100 percent (100%) of the expected total fee upon execution of the financial planning agreement, with the balance, if applicable, due upon completion of the agreed upon deliverable[s]. Fixed fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate of the total cost prior to engaging us for these services.

Hourly Fees: Our hourly fees for financial planning services are at a rate of \$500 per hour. Hourly fees may be invoiced up to 100 percent (100%) of the expected total fee upon execution of the financial planning agreement. With the balance, if applicable, invoiced, and due upon completion of the agreed upon deliverable[s]. Hourly fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.

Other Fees & Costs: In addition to our advisory fee, you will also be responsible for custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

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 on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *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 have to act in your best interest and not put our interests 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. Here is an example to help you understand what this means.

Some of our financial professionals are Registered Representatives of Purshe Kaplan Sterling Investments, Inc. (“PKS”). PKS is a registered broker-dealer (CRD# 35747), member FINRA, SIPC. In addition to our services, your financial professional will offer you brokerage services through their separate capacity as a registered representative and will earn commission-based compensation for transactions implemented through PKS. The commissions earned are separate from our advisory fees, which creates a financial incentive to recommend that you implement securities transactions through PKS. You are encouraged to learn more about PKS by reviewing their Client Relationship Summary.

Some of our financial professionals are licensed as insurance agents. In addition to our services, your financial professional will offer you insurance products in their separate capacity as an insurance agent. The fees charged for the implementation of insurance products are separate from our advisory fees, where your financial professional will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.

We will recommend that you open your account with a specific custodian, where we maintain an institutional relationship and receive economic benefits. The receipt of economic benefits presents a conflict of interest and can influence our recommendation of the custodian to you. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

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

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue generated from advisory services, which is distributed in accordance with our partnership agreement. This means our financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

Disciplinary History

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

Yes. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#) or via our website at <https://journeysw.com/>. You can request up to date information and a copy of our client relationship summary by contacting us at (201) 905-0070.

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*

Form ADV, Part 3 - Form CRS

March 20, 2025

Exhibit to Form CRS as of March 20, 2025

Material Changes

This Form CRS dated March 20, 2025, has been updated to reflect the following:

“Advisor OS, LLC dba Taiko (“Taiko”): Taiko is a web-based technology platform offered by Advisor OS that utilizes Orion Advisor Technology (“Orion”) portfolio management software to provide clients with access to performance reporting, a mobile client portal, trading execution, third-party managers, data reconciliation, tax reporting, and other services. Taiko’s services will be administered as an outsource agent with the Custodians. The platform fee for Taiko ranges from 0.05% - 0.10% annually per applicable account based on the complexity of the services performed and/or the overall relationship with the Advisor. Third party money manager fees, including Taiko strategies, vary by strategy type and will be billed in conjunction with Taiko’s fee. Fees are billed quarterly in arrears based on the average daily balance of account(s) during the previous quarter.